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SUPPLEMENT TO THE 1987 ANNUAL REPORT
OF THE
BUREAU OF FINANCIAL INSTITUTIONS

CONSUMER FINANCE LICENSEES

OPERATING IN VIRGINIA AT THE CLOSE OF BUSINESS
DECEMBER 31, 1987

FROM REPORTS FILED IN THE
BUREAU OF FINANCIAL INSTITUTIONS
STATE CORPORATION COMMISSION
COMMONWEALTH OF VIRGINIA

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TABLE OF CONTENTS

Applications Received and/or Acted Upon in 1987 4
Status Changes in 1987 9
List of Independent Companies 19
List of Chain Companies 20
Consolidated Balance Sheets:
- Independent Companies 21
- Chain Companies 22
- Industry 23

Consolidated Income Statements:
- Independent Companies 24
- Chain Companies 25
- Industry 26

Delinquent Accounts, 1987, Consumer Finance Business Only 27
Range of Consumer Finance Loans 28
Selected Financial Ratios 29
List of Offices 30

APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1987

NEW CONSUMER FINANCE OFFICES

DATE REC'D	CONSUMER FINANCE COMPANY	LOCATION	ACTIVITY
11/13/86	Community Finance Company	Unit F, 5338 George Washington Highway Grafton, York County, VA	Approved 1/15/87
12/4/86	Mercury Finance Company of Virginia	133 East Belt Boulevard, Suite G City of Richmond, VA	Approved 2/4/87
12/18/86	Sovran Credit Corporation	13565 Midlothian Turnpike Chesterfield County, VA	Approved 2/13/87
1/7/87	Provident Finance Company of Virginia	Pinehill Plaza Shopping Center Store 3-B, South Crater Road City of Petersburg, VA	Approved 2/19/87
1/13/87	Transamerica Financial Services, Inc.	3302 Old Bridge Road Lake Ridge, Prince William County, VA	Approved 3/16/87
3/9/87	Aetna Finance Company, d/b/a ITT Financial Services	829 Lynnhaven Parkway Suite 123 & 124 City of Virginia Beach, VA	Approved 4/30/87
3/23/87	Landmark Financial Services of Virginia, Inc.	4213 Portsmouth Boulevard City of Portsmouth, VA	Approved 5/11/87
3/30/87	Landmark Financial Services of Virginia, Inc.	1539 Parham Road Henrico County, VA	Approved 5/13/87
4/2/87	Union Finance Corporation	1417 North Main Street City of Suffolk, VA	Approved 6/5/87
5/4/87	BarclaysAmerican/Financial, Inc.	742 Virginia Avenue Collinsville, Henry County, VA	Withdrawn 7/8/87
5/4/87	BarclaysAmerican/Financial, Inc.	2013 Second Street Richlands, Tazewell County, VA	Approved 7/13/87
5/4/87	BarclaysAmerican/Financial, Inc.	415 Roanoke Street Christiansburg, Montgomery County, VA	Approved 7/13/87
5/4/87	BarclaysAmerican/Financial, Inc.	3554 Electric Road, S.W. Roanoke County, VA	Approved 6/26/87
5/7/87	No. 2 Creditway of America, Inc.	4823 Williamson Road, N.W. City of Roanoke, VA	Approved 6/5/87
5/14/87	No. 2 Creditway of America, Inc.	829 Lynnhaven Parkway, Space 20 City of Virginia Beach, VA	Approved 6/26/87
5/14/87	Chrysler First Financial Services Corporation	Suite L, 3300 Tyre Neck Road City of Portsmouth, VA	Approved 7/13/87
5/29/87	AVCO Financial Services of of Madison Heights, Inc.	2114 Angus Road, Suite 101 Albemarle County, VA	Approved 6/26/87
6/12/87	TranSouth Financial Corporation	913-D South Church Street Smithfield, Isle of Wight County, VA	Withdrawn 7/9/87

APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1987

NEW CONSUMER FINANCE OFFICES—Continued

6/19/87	Mercury Finance Company of Virginia	3322-B West Mercury Boulevard City of Hampton, VA	Approved 7/24/87
7/1/87	Mercury Finance Company of Virginia	8075 West Broad Street Henrico County, VA	Approved 8/11/87
7/6/87	No. 2 Creditway of America, Inc.	1083 Independence Boulevard City of Virginia Beach, VA	Approved 8/11/87
7/6/87	No. 2 Creditway of America, Inc.	8610 Hampton Boulevard City of Norfolk, VA	Approved 8/11/87
7/6/87	No. 2 Creditway of America, Inc.	5329-A Virginia Beach Boulevard City of Norfolk, VA	Approved 8/11/87
7/6/87	No. 2 Creditway of America, Inc.	2001-C South Military Highway City of Chesapeake, VA	Approved 8/11/87
7/6/87	No. 2 Creditway of America, Inc.	2120 Wards Road City of Lynchburg, VA	Approved 8/19/87
7/6/87	No. 2 Creditway of America, Inc.	5277 Princess Anne Road City of Virginia Beach, VA	Approved 8/11/87
7/6/87	No. 2 Creditway of America, Inc.	No. 5 Koger Executive Center, Suite 222 City of Norfolk, VA	Approved 8/11/87
7/27/87	Manufacturers Hanover Consumer Services of America, Inc.	Providence Office Park, Phase II 1023-35 Kempsville Road City of Virginia Beach, VA	Approved 9/16/87
8/10/87	No. 2 Creditway of America, Inc.	1138 Emmett Street City of Charlottesville, VA	Approved 8/31/87
8/10/87	No. 2 Creditway of America, Inc.	261 South Fraley Boulevard Dumfries, Prince William County, VA	Approved 8/31/87
8/10/87	No. 2 Creditway of America, Inc.	2307 East Washington Street City of Petersburg, VA	Approved 8/31/87
8/10/87	No. 2 Creditway of America, Inc.	9936 Midlothian Turnpike Chesterfield County, VA	Approved 8/31/87
8/10/87	No. 2 Creditway of America, Inc.	5176 Nine Mile Road Henrico County, VA	Approved 8/31/87
8/10/87	No. 2 Creditway of America, Inc.	9022 West Broad Street Henrico County, VA	Approved 8/31/87
8/10/87	No. 2 Creditway of America, Inc.	5234 Brookhill Azalea Avenue Henrico County, VA	Approved 8/31/87
8/10/87	No. 2 Creditway of America, Inc.	3905-A Hull Street City of Richmond, VA	Approved 8/31/87
8/10/87	No. 2 Creditway of America, Inc.	503 East Main Street City of Richmond, VA	Approved 8/31/87

APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1987

NEW CONSUMER FINANCE OFFICES—Continued

DATE REC'D	CONSUMER FINANCE COMPANY	LOCATION	ACTIVITY
8/10/87	No. 2 Creditway of America, Inc.	4074 Crockett Street Henrico County, VA	Approved 9/29/87
8/10/87	No. 2 Creditway of America, Inc.	7054 Spring Garden Drive Springfield, Fairfax County, VA	Approved 8/31/87
8/11/87	Norwest Financial Virginia, Inc.	2139-B Coliseum Drive City of Hampton, VA	Approved 9/8/87
9/2/87	Provident Finance Company of Virginia, Inc.	4688 Pembroke Boulevard Suite 104 City of Virginia Beach, VA	Approved 10/26/87
9/3/87	No. 2 Creditway of America, Inc.	2101 Executive Drive, Tower Box 6, City of Hampton, VA	Approved 10/15/87
10/14/87	Provident Finance Company of Virginia, Inc.	Timberlake Plaza Shopping Center 7701 Timberlake Road City of Lynchburg, VA	Approved 12/14/87
10/26/87	J. G. Enterprises, Inc.	5269 Greenwich Road, Suite 101 City of Virginia Beach, VA	Pending
12/22/87	Aetna Finance Company, d/b/a ITT Financial Services	7219 Commerce Street Springfield, Fairfax County, VA	Pending

CONSUMER FINANCE OFFICE RELOCATIONS

DATE REC'D	CONSUMER FINANCE COMPANY	LOCATION	ACTIVITY
12/11/86	Aetna Finance Company, d/b/a ITT Financial Services	From: 2419 Columbia Pike Arlington County, VA To: 4656-A King Street City of Alexandria, VA	Approved 1/15/87
12/12/86	The Finance Company	From: 7930 Chesapeake Boulevard Store 5-E To: 7930 Chesapeake Boulevard Store 3 both in City of Norfolk, VA	Approved 1/15/87
12/19/86	Chrysler First Financial Services Corporation	From: 2601 Airline Boulevard To: 3300 Tyre Neck Road, Suite L both in the City of Portsmouth, VA	Denied 2/4/87
12/19/86	Provident Finance Company of Virginia, Inc.	From: 5 North Sycamore Street To: Store 3 B Pinehill Plaza Shopping Center South Crater Road both in the City of Petersburg, VA	Withdrawn 1/7/87

APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1987

CONSUMER FINANCE OFFICE RELOCATIONS—Continued

2/4/87	Provident Finance Company of Virginia, Inc.	From: 208 East Grace Street To: 303 East Franklin Street both in the City of Richmond, VA	Approved 3/4/87
2/17/87	Capital Credit Plan of Virginia, Inc.	From: 2502 North Augusta To: 2504 North Augusta both in the City of Staunton, VA	Approved 3/4/87
3/4/87	Arlington Finance and Loan Corporation	From: 2313 Wilson Boulevard To: 2045 North 15th Street both in Arlington County, VA	Withdrawn 3/13/87
4/15/87	Provident Finance Company of Virginia, Inc.	From: 120 East Washington Street To: 1244 Holland Road Store E, Holland Plaza both in the City of Suffolk, VA	Approved 6/5/87
6/10/87	No. 3 Creditway of America, Inc.	From: 108 North Main Street To: 2007 South Main Street both in Blacksburg Montgomery County, VA	Approved 7/13/87
6/12/87	Manufacturers Hanover Financial Services of Virginia, Inc.	From: 7806 Midlothian Turnpike To: 9550 Midlothian Turnpike both in Chesterfield County, VA	Approved 7/13/87
6/19/87	Associates Financial Services Company of Virginia, Inc.	From: 8532 Patterson Avenue To: 2710 Enterprise Parkway both in Henrico County, VA	Approved 8/11/87
6/22/87	Aetna Finance Company, d/b/a ITT Financial Services	From: 415-17 North Military Highway To: 415 North Military Highway Suite 26 Best Square Shopping Center both in the City of Norfolk, VA	Approved 7/13/87
6/22/87	Transamerica Financial Services	From: 3302 Old Bridge Road (authorized unopened) To: 12510 B Lake Ridge Drive both in Lake Ridge Prince William County, VA	Approved 7/17/87
7/1/87	Beneficial Virginia Inc.	From: 10604 Warwick Avenue Suite 206 To: The Gateway Plaza 10201 Lee Highway both in Fairfax County, VA	Approved 8/11/87
8/3/87	Beneficial Virginia Inc.	From: 6530 East Indian River Road To: College Park Square, Phase II 6531 Auburn Drive, Suite 16 & 17 both in the City of Virginia Beach, VA	Approved 9/8/87
8/5/87	Provident Finance Company of Virginia, Inc.	From: 518 East Main Street To: 392 Pantops Center both in Albemarle County, VA	Approved 9/8/87

APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1987

CONSUMER FINANCE OFFICE RELOCATIONS—Continued

DATE REC'D	CONSUMER FINANCE COMPANY	LOCATION	ACTIVITY
8/14/87	Beneficial Virginia Inc.	From: 33 South Loudoun Street To: South Park Shopping Center 2558 Valley Avenue both in the City of Winchester, VA	Approved 9/29/87
9/3/87	Manufacturers Hanover Consumer Services of Americz, Inc.	From: Bluefield Road, Route 19 To: Cedar Center, U.S. Route 19 East both in Lebanon, Russell County, VA	Approved 10/7/87
9/17/87	Manufacturers Hanover Consumer Services of America, Inc.	From: 27 East Main Street To: Jamesway Plaza, Suite C U.S. Highway 211, West both in Luray, Page County, VA	Approved 10/30/87
9/17/87	Associates Financial Services Company of Virginia, Inc.	From: 8370 Sudley Road To: 7691 Donegan Drive, Suite P both in Manassas Prince William County, VA	Approved 10/15/87
9/17/87	Beneficial Virginia Inc.	From: 250 North Poplar Street To: King Plaza East 250-F Poplar Street both in the City of Waynesboro, VA	Approved 10/7/87
10/19/87	Landmark Financial Services of Virginia, Inc.	From: 4908-A West Mercury Boulevard City of Hampton To: 605 Newmarket Drive City of Newport News, VA	Approved 11/10/87
10/23/87	Associates Financial Services Company of Virginia, Inc.	From: 344 Maple Avenue, West To: 10565 Lee Highway, 50/123 Office Building both in Fairfax County, VA	Approved 12/11/87

CONSUMER FINANCE STATUS CHANGES

NEW CONSUMER FINANCE OFFICES

January	1	Manufacturers Hanover Consumer Services of America, Inc. opened a consumer finance office at Maxway Plaza, U.S. Bypass 460, Bedford, VA.
January	1	Manufacturers Hanover Consumer Services of America, Inc. opened a consumer finance office at 317 Shawnee Avenue, Big Stone Gap, VA.
January	1	Manufacturers Hanover Consumer Services of America, Inc. opened a consumer finance office at 114 Country Club Drive, S.W., Blacksburg, VA.
January	1	Manufacturers Hanover Consumer Services of America, Inc. opened a consumer finance office at 720 Virginia Avenue, Bluefield, VA.
January	1	Manufacturers Hanover Consumer Services of America, Inc. opened a consumer finance office at 101 South Main Street, Bridgewater, VA.
January	1	Manufacturers Hanover Consumer Services of America, Inc. opened a consumer finance office at 217-19 Mason Avenue, Cape Charles, VA
January	1	Manufacturers Hanover Consumer Services of America, Inc. opened a consumer finance office at 118 East Main Street, Charlottesville, VA.
January	1	Manufacturers Hanover Consumer Services of America, Inc. opened a consumer finance office at 2 South Main Street, Chatham, VA.
January	1	Manufacturers Hanover Consumer Services of America, Inc. opened a consumer finance office at 415 Virginia Avenue, Clarksville, VA.
January	1	Manufacturers Hanover Consumer Services of America, Inc. opened a consumer finance office at 310 West Main Street, Covington, VA.
January	1	Manufacturers Hanover Consumer Services of America, Inc. opened a consumer finance office at 109 East Carolina Avenue, Crewe, VA.
January	1	Manufacturers Hanover Consumer Services of America, Inc. opened a consumer finance office at 329-B Southgate Center, Culpeper, VA.
January	1	Manufacturers Hanover Consumer Services of America, Inc. opened a consumer finance office at 705 Patton Street, Danville, VA.
January	1	Manufacturers Hanover Consumer Services of America, Inc. opened a consumer finance office at 158 Arnett Boulevard, Sherwood Village Shopping Center, Danville, VA.
January	1	Manufacturers Hanover Consumer Services of America, Inc. opened a consumer finance office at Shenelk Shopping Center, Store L, Shenandoah Avenue, Elkton, VA.
January	1	Manufacturers Hanover Consumer Services of America, Inc. opened a consumer finance office at 520 North Main Street, Emporia, VA.
January	1	Manufacturers Hanover Consumer Services of America, Inc. opened a consumer finance office at 6201 Leesburg Pike, Fairfax, VA.
January	1	Manufacturers Hanover Consumer Services of America, Inc. opened a consumer finance office at 573 College Plaza Shopping Center, South Main Street, Farmville, VA.
January	1	Manufacturers Hanover Consumer Services of America, Inc. opened a consumer finance office at Westwood Village, 1978-80 William Street, Fredericksburg, VA.

CONSUMER FINANCE STATUS CHANGES

NEW CONSUMER FINANCE OFFICES—Continued

January	1	Manufacturers Hanover Consumer Services of America, Inc. opened a consumer finance office at Route 55, East John Marshall Highway, Front Royal, VA.
January	1	Manufacturers Hanover Consumer Services of America, Inc. opened a consumer finance office at Murphy's Mart Shopping Center, Route 17, Gloucester, VA.
January	1	Manufacturers Hanover Consumer Services of America, Inc. opened a consumer finance office at 3007 West Mercury Boulevard, Hampton, VA.
January	1	Manufacturers Hanover Consumer Services of America, Inc. opened a consumer finance office at 128 West Hicks Street, Lawrenceville, VA.
January	1	Manufacturers Hanover Consumer Services of America, Inc. opened a consumer finance office at East End Shopping Center, Bluefield Road, Route 19, Lebanon, VA.
January	1	Manufacturers Hanover Consumer Services of America, Inc. opened a consumer finance office at 13 Catoctin Circle, S.E., Leesburg, VA.
January	1	Manufacturers Hanover Consumer Services of America, Inc. opened a consumer finance office at Triangle Plaza Shopping Center, Louisa, VA.
January	1	Manufacturers Hanover Consumer Services of America, Inc. opened a consumer finance office at 27 East Main Street, Luray, VA.
January	1	Manufacturers Hanover Consumer Services of America, Inc. opened a consumer finance office at 8803 Sudley Road, Suite 102, Manassas, VA.
January	1	Manufacturers Hanover Consumer Services of America, Inc. opened a consumer finance office at Four Corner Plaza, Onley, VA.
January	1	Manufacturers Hanover Consumer Services of America, Inc. opened a consumer finance office at 3323-A South Crater Road, Petersburg, VA.
January	1	Manufacturers Hanover Consumer Services of America, Inc. opened a consumer finance office at 7806 Midlothian Turnpike, Chesterfield County, VA.
January	1	Manufacturers Hanover Consumer Services of America, Inc. opened a consumer finance office at City Line Square, 2645 Peters Creek Road, N.W., Roanoke, VA.
January	1	Manufacturers Hanover Consumer Services of America, Inc. opened a consumer finance office at Professional Village, Route 40, West, Rocky Mount, VA.
January	1	Manufacturers Hanover Consumer Services of America, Inc. opened a consumer finance office at 526 Main Street, South Boston, VA.
January	1	Manufacturers Hanover Consumer Services of America, Inc. opened a consumer finance office at Rappahannock Shopping Center, Route 17, Tappahannock, VA.
January	1	Manufacturers Hanover Consumer Services of America, Inc. opened a consumer finance office at 2726 Virginia Beach Boulevard, Virginia Beach, VA.
January	1	Manufacturers Hanover Consumer Services of America, Inc. opened a consumer finance office at 81 Main Street, Warrenton, VA.
January	1	Manufacturers Hanover Consumer Services of America, Inc. opened a consumer finance office at 212 Main Street, Warsaw, VA.

CONSUMER FINANCE STATUS CHANGES—1987

NEW CONSUMER FINANCE OFFICES—Continued

January	1	Manufacturers Hanover Consumer Services of America, Inc. opened a consumer finance office at 2834 Valley Avenue, Winchester, VA.
January	1	Manufacturers Hanover Consumer Services of America, Inc. opened a consumer finance office at Wise County Shopping Center, U.S. Route 23 Bypass, Wise, VA.
January	1	Manufacturers Hanover Consumer Services of America, Inc. opened a consumer finance office at 14541 Jefferson Davis Highway, Featherstone Shopping Center, Woodbridge, VA.
January	1	Manufacturers Hanover Consumer Services of America, Inc. opened a consumer finance office at 480 North Main Street, Woodstock, VA.
January	12	TranSouth Financial Corporation opened a consumer finance office at 1020 Armory Drive, Franklin, VA.
January	12	TranSouth Financial Corporation opened a consumer finance office at 1200 Battlefield Boulevard, Suite 110, Chesapeake, VA.
January	26	Blazer Financial Services, Inc. opened a consumer finance office at 3833-C South Crater Road, Petersburg, VA.
February	4	Sovran Credit Corporation opened a consumer finance office at 2404 Virginia Beach Boulevard, Virginia Beach, VA.
February	17	Mercury Finance Company of Virginia opened a consumer finance office at 133 East Belt Boulevard, Suite G, Richmond, VA.
March	2	Community Finance Company opened a consumer finance office at 5338 George Washington Memorial Highway, Grafton, VA.
March	23	Sovran Credit Corporation opened a consumer finance office at 13565 Midlothian Turnpike, Midlothian, VA.
March	23	Provident Finance Company of Virginia, Inc. opened a consumer finance office at Pinehill Plaza Shopping Center, Store 3-D, South Crater Road, Petersburg, VA.
June	1	Capitol Credit Plan of Virginia, Inc. opened a consumer finance office at 2504 North Augusta Avenue, Staunton, VA.
June	5	No. 2 Creditway of America, Inc. opened a consumer finance office at 4823 Williamson Road, N.W., Roanoke, VA.
June	15	Aetna Finance Company, d/b/a ITT Financial Services opened a consumer finance office at 829 Lynnhaven Parkway, Suites 123 & 124, Virginia Beach, VA.
July	1	Union Finance Corporation opened a consumer finance office at 1417 North Main Street, Suffolk, VA.
July	1	AVCO Financial Services of Madison Heights, Inc. opened a consumer finance office at 2114 Angus Road, Suite 101, Angus Road Business Center, Charlottesville, VA.
July	2	Landmark Financial Services of Virginia, Inc. opened a consumer finance office at 4213 Portsmouth Boulevard, Portsmouth, VA.
July	7	No. 2 Creditway of America, Inc. opened a consumer finance office at 829 Lynnhaven Parkway, Space 20, Virginia Beach, VA.

CONSUMER FINANCE STATUS CHANGES—1987

NEW CONSUMER FINANCE OFFICES—Continued

July	13	Chrysler First Financial Services Corporation opened a consumer finance office at Suite L, 3300 Tyre Neck Road, Portsmouth, VA.
July	13	Landmark Financial Services of Virginia, Inc. opened a consumer finance office at 1539 Parham Road, Richmond, VA.
August	3	Mercury Finance Company of Virginia opened a consumer finance office at 3322 B West Mercury Boulevard, Hampton, VA.
August	3	Barclays American/Financial, Inc. opened a consumer finance office at 2013 Second Street, Richlands, VA.
August	5	BarclaysAmerican/Financial, Inc. opened a consumer finance office at 3554 Electric Road, S.W., Roanoke, VA.
August	6	BarclaysAmerican/Financial, Inc. opened a consumer finance office at 415 Roanoke Street, Christiansburg, VA.
August	19	Mercury Finance Company of Virginia opened a consumer finance office at 8075 West Broad Street, Richmond, VA.
September	1	No. 2 Creditway of America, Inc. opened a consumer finance office at 1083 Independence Boulevard, Virginia Beach, VA.
September	1	No. 2 Creditway of America, Inc. opened a consumer finance office at 8610 Hampton Boulevard, Norfolk, VA.
September	1	No. 2 Creditway of America, Inc. opened a consumer finance office at 5329-A Virginia Beach Boulevard, Norfolk, VA.
September	1	No. 2 Creditway of America, Inc. opened a consumer finance office at 2001-C South Military Highway, Chesapeake, VA.
September	1	No. 2 Creditway of America, Inc. opened a consumer finance office at 5277 Princess Anne Road, 317 Kempsville Plaza, Virginia Beach, VA.
September	1	No. 2 Creditway of America, Inc. opened a consumer finance office at No. 5 Koger Executive Center, Suite 222, Norfolk, VA.
September	21	No. 2 Creditway of America, Inc. opened a consumer finance office at 2120 Wards Road, Lynchburg, VA.
October	5	No. 2 Creditway of America, Inc. opened a consumer finance office at 1138 Emmett Street, Charlottesville, VA.
October	5	No. 2 Creditway of America, Inc. opened a consumer finance office at 261 South Fraley Boulevard, Dumfries, VA.
October	5	No. 2 Creditway of America, Inc. opened a consumer finance office at 2307 East Washington, Petersburg, VA.
October	5	No. 2 Creditway of America, Inc. opened a consumer finance office at 9936 Midlothian Turnpike, Richmond, VA.
October	5	No. 2 Creditway of America, Inc. opened a consumer finance office at 5176 Nine Mile Road, Richmond, VA.

CONSUMER FINANCE STATUS CHANGES—1987

NEW CONSUMER FINANCE OFFICES—Continued

October	5	No. 2 Creditway of America, Inc. opened a consumer finance office at 9022 West Broad Street, Richmond, VA.
October	5	No. 2 Creditway of America, Inc. opened a consumer finance office at 5243 Brookhill Azalea Avenue, Richmond, VA.
October	5	No. 2 Creditway of America, Inc. opened a consumer finance office at 3905-A Hull Street, Richmond, VA.
October	5	No. 2 Creditway of America, Inc. opened a consumer finance office at 503 East Main Street, Richmond, VA.
October	5	No. 2 Creditway of America, Inc. opened a consumer finance office at 7054 Spring Garden Drive, Springfield, VA.
October	26	Norwest Financial Virginia, Inc. opened a consumer finance office at 2139-B Coliseum Drive, Hampton, VA.
November	2	No. 2 Creditway of America, Inc. opened a consumer finance office at 2101 Executive Drive, Tower Box 6, Hampton, VA.
December	18	Transamerica Financial Services opened a consumer finance office at 3302 Old Bridge Road, Lake Ridge, VA.

CONSUMER FINANCE OFFICES RELOCATIONS

January	5	TranSouth Financial Corporation moved its office from 4315 Indian River Shopping Center to 4361 Indian River Shopping Center, both in Chesapeake, VA.
January	15	Blazer Financial Services, Inc. moved its office from 162 East Davis Street to 601 Meadowbrook Shopping Center, both in Culpeper, VA.
February	2	The Finance Company moved its office from 7930 Chesapeake Boulevard, Store 5E to 7930 Chesapeake Boulevard, Store 3, both in Norfolk, VA.
February	9	Security Pacific Finance Corp. moved its office from 205 East Main Street, Suite 105 to 703 North Main Street, Suite 3, both in Marion, VA.
March	2	Beneficial Virginia Inc. moved its office from 9622 South Grant Avenue to 10370 Festival Lane, both in Manassas, VA.
March	23	Aetna Finance Company, d/b/a ITT Financial Services moved its office from 2419 Columbia Pike, Arlington to 4656-A King Street, Alexandria, VA.
June	1	Capital Credit Plan of Virginia, Inc. moved its office from 2502 North Augusta to 2504 North Augusta, both in Staunton, VA.
June	29	Provident Finance Company of Virginia, Inc. moved its office from 208 East Grace Street to 303 East Franklin Street, both in Richmond, VA.
June	29	Provident Finance Company of Virginia, Inc. moved its office from 120 East Washington Street to 1244 Holland Road, Suite E, both in Suffolk, VA.
August	3	Manufacturers Hanover Consumer Services of America, Inc. moved its office from 7806 Midlothian Turnpike to 9550 Midlothian Turnpike, Suite 114, both in Richmond, VA.

CONSUMER FINANCE STATUS CHANGES—1987

CONSUMER FINANCE OFFICE RELOCATIONS—Continued

August	17	No. 3 Creditway of America, Inc., moved its office from 108 North Main Street to 2007 South Main Street, both in Blacksburg, VA.
September	4	Beneficial Virginia Inc. moved its office from 10604 Warwick Avenue, Suite 206 to The Gatewood Plaza, 10201 Lee Highway, both in Fairfax, VA.
September	7	Associates Financial Services Company of Virginia, Inc. moved its office from 8532 Patterson Avenue to 2710 Enterprise Parkway, both in Henrico County, VA.
October	5	Beneficial Virginia Inc. moved its office from 6530 East Indian River Road to College Park Square, Phase II, 6531-33 Auburn Drive, Suites 16 & 17, both in Virginia Beach, VA.
October	26	Provident Finance Company of Virginia, Inc. moved its office from 518 East Main Street to 392 Pantops Center, both in Charlottesville, VA.
November	2	Manufacturers Hanover Consumer Services of America, Inc., moved its office from Bluefield Road, U.S. Route 19 to Cedar Center, U.S. Route 19, both in Lebanon, VA.
November	30	Manufacturers Hanover Consumer Services of America, Inc. moved its consumer finance office from 27 East Main Street to Jamesway Plaza, Suite C, U.S. Highway 211, West, both in Luray, VA.
December	11	Associates Financial Services Company of Virginia, Inc. moved its office from 344 Maple Avenue, West, Vienna to 10565 Lee Highway, 50/123 Office Building, Suite 103, Fairfax, VA.
December	14	Associates Financial Services Company of Virginia, Inc. moved its office from 8370 Sudley Road to 7691 Dunegan Drive, both in Manassas, VA.

CONSUMER FINANCE OFFICE CLOSINGS

January	1	Finance One of Virginia, Inc. closed a consumer finance office at Maxway Plaza, U.S. Bypass 460, Bedford, VA.
January	1	Finance One of Virginia, Inc. closed a consumer finance office at 317 Shawnee Avenue, Big Stone Gap, VA.
January	1	Finance One of Virginia, Inc. closed a consumer finance office at 114 Country Club Drive, S.W., Blacksburg, VA.
January	1	Finance One of Virginia, Inc. closed a consumer finance office at 720 Virginia Avenue, Bluefield, VA.
January	1	Finance One of Virginia, Inc. closed a consumer finance office at 101 South Main Street, Bridgewater, VA.
January	1	Finance One of Virginia, Inc. closed a consumer finance office at 217-219 Mason Avenue, Cape Charles, VA.
January	1	Finance One of Virginia, Inc. closed a consumer finance office at 118 East Main Street, Charlottesville, VA.
January	1	Finance One of Virginia, Inc. closed a consumer finance office at 2 South Main Street, Chatham, VA.

CONSUMER FINANCE STATUS CHANGES—1987

CONSUMER FINANCE OFFICE CLOSINGS—Continued

January	1	Finance One of Virginia, Inc. closed a consumer finance office at 415 Virginia Avenue, Clarksville, VA.
January	1	Finance One of Virginia, Inc. closed a consumer finance office at 310 West Main Street, Covington, VA.
January	1	Finance One of Virginia, Inc. closed a consumer finance office at 109 East Carolina Avenue, Crewe, VA.
January	1	Finance One of Virginia, Inc. closed a consumer finance office at 329-B Southgate Center, Culpeper, VA.
January	1	Finance One of Virginia, Inc. closed a consumer finance office at 705 Patton Street, Danville, VA.
January	1	Finance One of Virginia, Inc. closed a consumer finance office at 158 Arnett Boulevard, Sherwood Village Shopping Center, Danville, VA.
January	1	Finance One of Virginia, Inc. closed a consumer finance office at Shenelk Shopping Center, Store L, Shenandoah Avenue, Elkton, VA.
January	1	Finance One of Virginia, Inc. closed a consumer finance office at 520 North Main Street, Emporia, VA.
January	1	Finance One of Virginia, Inc. closed a consumer finance office at 6201 Leesburg Pike, Fairfax, VA.
January	1	Finance One of Virginia, Inc. closed a consumer finance office at 573 College Plaza Shopping Center, South Main Street, Farmville, VA.
January	1	Finance One of Virginia, Inc. closed a consumer finance office at Westwood Village, 1978-80 William Street, Fredericksburg, VA.
January	1	Finance One of Virginia, Inc. closed a consumer finance office at Route 55, East John Marshall Highway, Front Royal, VA.
January	1	Finance One of Virginia, Inc. closed a consumer finance office at Murphy's Mart Shopping Center, Route 17, Gloucester, VA.
January	1	Finance One of Virginia, Inc. closed a consumer finance office at 3007 West Mercury Boulevard, Hampton, VA.
January	1	Finance One of Virginia, Inc. closed a consumer finance office at 128 West Hicks Street, Lawrenceville, VA.
January	1	Finance One of Virginia, Inc. closed a consumer finance office at East End Shopping Center, Bluefield Road, Route 19, Lebanon, VA.
January	1	Finance One of Virginia, Inc. closed a consumer finance office at 13 Catoctin Circle, S.E., Leesburg, VA.
January	1	Finance One of Virginia, Inc. closed a consumer finance office at Triangle Plaza Shopping Center, Louisa, VA.
January	1	Finance One of Virginia, Inc. closed a consumer finance office at 27 East Main Street, Luray, VA.

CONSUMER FINANCE STATUS CHANGES—1987

CONSUMER FINANCE OFFICE CLOSINGS—Continued

January	1	Finance One of Virginia, Inc. closed a consumer finance office at 8803 Sudley Road, Suite 102, Manassas, VA.
January	1	Finance One of Virginia, Inc. closed a consumer finance office at Four Corner Plaza, Onley, VA.
January	1	Finance One of Virginia, Inc. closed a consumer finance office at 3323-A South Crater Road, Petersburg, VA.
January	1	Finance One of Virginia, Inc. closed a consumer finance office at 7806 Midlothian Turnpike, Chesterfield County, VA.
January	1	Finance One of Virginia, Inc. closed a consumer finance office at City Line Square, 2645 Peters Creek Road, N.W., Roanoke, VA.
January	1	Finance One of Virginia, Inc. closed a consumer finance office at Professional Village, Route 40, West, Rocky Mount, VA.
January	1	Finance One of Virginia, Inc. closed a consumer finance office at 526 Main Street, South Boston, VA.
January	1	Finance One of Virginia, Inc. closed a consumer finance office at Rappahannock Shopping Center, Route 17, Tappahannock, VA.
January	1	Finance One of Virginia, Inc. closed a consumer finance office at 2726 Virginia Beach Boulevard, Virginia Beach, VA.
January	1	Finance One of Virginia, Inc. closed a consumer finance office at 81 Main Street, Warrenton, VA.
January	1	Finance One of Virginia, Inc. closed a consumer finance office at 212 Main Street, Warsaw, VA.
January	1	Finance One of Virginia, Inc. closed a consumer finance office at 2834 Valley Avenue, Winchester, VA.
January	1	Finance One of Virginia, Inc. closed a consumer finance office at Wise County Shopping Center, U.S. Route 23 Bypass, Wise, VA.
January	1	Finance One of Virginia, Inc. closed a consumer finance office at 14541 Jefferson Davis Highway, Featherstone Shopping Center, Woodbridge, VA.
January	1	Finance One of Virginia, Inc. closed a consumer finance office at 480 North Main Street, Woodstock, VA.
January	6	Manufacturers Hanover Consumer Services of America, Inc. closed a consumer finance office at 158 Arnett Boulevard, Danville, VA.
January	26	Blazer Financial Services, Inc. closed a consumer finance office at 123-1/2 North Sycamore Street, Petersburg, VA.
February	16	Chrysler First Financial Services Corporation closed a consumer finance office at 2601 Airline Boulevard, Portsmouth, VA.
March	23	Provident Finance Company of Virginia, Inc. closed a consumer finance office at 5 North Sycamore Street, Petersburg, VA.

CONSUMER FINANCE STATUS CHANGES—1987

CONSUMER FINANCE OFFICE CLOSINGS—Continued

June	1	AVCO Financial Services of Madison Heights, Inc. closed a consumer finance office at 8727-C Cooper Road, Alexandria, VA.
June	1	Aetna Finance Company, d/b/a ITT Financial Services closed a consumer finance office at 2114 Angus Road, Suite 101, Charlottesville, VA.
June	16	General Finance Corporation of Virginia closed a consumer finance office at 4823 Williamson Road, N.W., Roanoke, VA.
June	29	Chrysler First Financial Services Corporation closed a consumer finance office at 66 Commonwealth Boulevard, Bristol, VA.
July	1	Associates Financial Services Company of Virginia, Inc. closed a consumer finance office at 505 North Military Highway, Norfolk, VA.
July	1	Associates Financial Services Company of Virginia, Inc. closed a consumer finance office at 851 J. Clyde Morris Boulevard, Newport News, VA.
July	7	General Finance Corporation of Virginia closed a consumer finance office at 885 Lynnhaven Parkway, Virginia Beach, VA.
July	15	Household Finance Corporation of Virginia closed a consumer finance office at 5023 Fitzhugh Avenue, Richmond, VA.
August	19	Beneficial Virginia Inc. closed a consumer finance office at 144 East Little Creek Road, Norfolk, VA.
September	1	General Finance Corporation of Virginia closed a consumer finance office at 1083 Independence Boulevard, Virginia Beach, VA.
September	1	General Finance Corporation of Virginia closed a consumer finance office at 8610 Hampton Boulevard, Norfolk, VA.
September	1	General Finance Corporation of Virginia closed a consumer finance office at 5329-A Virginia Beach Boulevard, Norfolk, VA.
September	1	General Finance Corporation of Virginia closed a consumer finance office at 2001-C Military Highway, Chesapeake, VA.
September	1	General Finance Corporation of Virginia closed a consumer finance office at 317 Kempsville Plaza, 5277 Princess Anne Road, Virginia Beach, VA.
September	1	General Finance Corporation of Virginia closed a consumer finance office at No. 5, Koger Executive Center, Suite 222, Norfolk, VA.
September	21	General Finance Corporation of Virginia closed a consumer finance office at 2120 Wards Road, Lynchburg, VA.
September	28	Household Finance Corporation of Virginia closed a consumer finance office at Bradlee Shopping Center, Alexandria, VA.
October	5	General Finance Corporation of Virginia closed a consumer finance office at 2307 East Washington Street, Petersburg, VA.
October	5	General Finance Corporation of Virginia closed a consumer finance office at 5176 Nine Mile Road, Richmond, VA.

CONSUMER FINANCE STATUS CHANGES—1987

CONSUMER FINANCE OFFICE CLOSINGS—Continued

October	5	General Finance Corporation of Virginia closed a consumer finance office at 1138 Emmett Street, Charlottesville, VA.
October	5	General Finance Corporation of Virginia closed a consumer finance office at 261 South Fraley Boulevard, Dumfries, VA.
October	5	General Finance Corporation of Virginia closed a consumer finance office at 7054 Spring Garden Drive, Springfield, VA.
October	5	General Finance Corporation of Virginia closed a consumer finance office at 503 East Main Street, Richmond, VA.
October	5	General Finance Corporation of Virginia closed a consumer finance office at 3905-A Hull Street, Richmond, VA.
October	5	General Finance Corporation of Virginia closed a consumer finance office at 5234 Brookhill Azalea Avenue, Richmond, VA.
October	5	General Finance Corporation of Virginia closed a consumer finance office at 9936 Midlothian Turnpike, Richmond, VA.
October	5	General Finance Corporation of Virginia closed a consumer finance office at 9022 West Broad Street, Richmond, VA.
October	13	The Finance Company closed a consumer finance office at 8120 Richmond Highway, Alexandria, VA.
October	14	Arlington Finance and Loan Corporation closed a consumer finance office at 2313 Wilson Boulevard, Arlington, VA.
October	20	Household Finance Corporation of Virginia closed a consumer finance office at 237 South Battlefield Boulevard, Chesapeake, VA.
October	23	Household Finance Corporation of Virginia closed a consumer finance office at 1442 Seminole Trail, Charlottesville, VA.
November	2	General Finance Corporation of Virginia closed a consumer finance office at 2101 Executive Drive, Hampton, VA.
December	1	Security Pacific Finance Corp. closed a consumer finance office at 5999 Stevenson Avenue, Alexandria, VA.

INDEPENDENT*
CONSUMER FINANCE COMPANIES
AS OF DECEMBER 31, 1987

		ASSETS		
Company	Number of Offices	Consumer Finance Business	Other Business	Total Business
1. Altavista Loan Company	1	$ 782,323	$ 0	$ 782,323
2. Bynum Finance Corporation	1	1,705,906	0	1,705,906
3. Capitol Loan Company, Incorporated	1	918,379	26,286	944,665
4. Collinsville Finance Corporation	1	690,393	0	690,393
5. Colonial Loans, Inc.	1	1,529,487	367,903	1,897,390
6. Danville Finance & Loan Corporation	1	552,770	0	552,770
7. Franklin Finance Company, Incorporated	1	1,405,461	0	1,405,461
8. Henry County Small Loan Corporation	1	660,130	0	660,130
9. Homestead Financial Services of Va., Inc.	1	791,362	338,917	1,130,279
10. Knight Finance Company, Inc.	1	890,059	0	890,059
11. Moore Loans, Incorporated	1	1,995,826	3,859,510	5,855,336
12. Parks Finance Service, Inc.	3	3,748,106	0	3,748,106
13. Piedmont Finance Service, Incorporated	3	1,153,335	0	1,153,335
14. South Norfolk Loan Corporation	1	1,196,556	0	1,196,556
15. Southside Finance Company	1	262,827	0	262,827
16. Stuart Finance & Small Loan Corporation	1	255,101	0	255,101
17. Sussex Finance & Loan Corporation	1	234,435	3,121	237,556
18. The Finance Company	1	203,455	17,633	221,088
19. Valley Finance Service, Incorporated	2	1,810,066	175,550	1,985,616
TOTAL	24	$20,785,977	$4,788,920	$25,574,897

*Those consumer finance companies who only operate in the Commonwealth of Virginia and are not affiliated with a bank holding company.

CHAIN*
CONSUMER FINANCE COMPANIES
AS OF DECEMBER 31, 1987

Company	Number of Offices	ASSETS		
		Consumer Finance Business	Other Business	Total Business
1. Ashland Finance Company of Virginia	1	$ 1,367,242	$ 525,937	$ 1,893,179
2. Associates Financial Services Company of Virginia, Inc.	16	14,294,584	92,707,522	107,002,106
3. AVCO Financial Services of Madison Heights, Inc.	12	15,422,607	615,485	16,038,092
4. BarclaysAmerican/Financial, Inc.	9	8,968,302	23,925,116	32,893,418
5. Beneficial Virginia Inc.	27	30,571,687	58,069,701	88,641,388
6. Blazer Financial Services, Inc.	11	11,563,795	12,313,542	23,877,337
7. Capitol Credit Plan of Virginia, Inc.	12	9,287,370	2,877,364	12,164,734
8. Chrysler First Financial Services Corporation	4	2,603,046	22,917,021	25,520,067
9. Commercial Credit Loans, Inc.	5	6,331,486	0	6,331,486
10. Community Finance Company	5	4,501,290	4,171,716	8,673,006
11. CoreStates Finance of Virginia, Inc.	2	1,634,370	211,237	1,845,607
12. Creditway of America, Inc. (No. 2 Creditway of America) (No. 3 Creditway of America) (General Finance Corporation of Virginia)	31	40,707,208	25,277,510	65,984,718
13. Household Finance Corporation of Virginia	21	24,643,869	109,417,614	134,061,483
14. Aetna Finance Company, d/b/a ITT Financial Services	15	32,817,242	25,087,970	57,905,212
15. Kentucky Finance Co., Inc., Bristol, Va.	2	2,586,314	1,008,785	3,595,099
16. Landmark Financial Services of Virginia, Inc.	11	6,323,884	14,864,763	21,188,647
17. Manufacturers Hanover Consumer Services of America, Inc.	42	58,183,215	113,303,103	171,486,318
18. Mercury Finance Company of Virginia	6	2,762,308	7,398,049	10,160,357
19. Norwest Financial Virginia, Inc.	4	1,449,167	2,485,109	3,934,276
20. Peoples Loans, Inc.	1	619,724	602,853	1,222,577
21. Provident Finance Company of Virginia, Inc.	14	17,325,743	7,244,115	24,569,858
22. City Finance Company, d/b/a Public Finance Corporation	11	6,393,831	4,841,880	11,235,711
23. Rouss Finance Company	2	1,409,629	365,052	1,774,681
24. Security Pacific Finance Corp.	26	24,736,262	61,143,284	85,879,546
25. Sovran Credit Corporation	9	5,518,048	17,539,357	23,057,405
26. Transamerica Financial Services	4	954,226	8,154,463	9,108,689
27. TranSouth Financial Corporation	15	6,592,602	26,967,233	33,559,835
28. Union Finance Corporation	2	677,167	3,547,481	4,224,648
TOTAL	320	$340,246,218	$647,583,262	$987,829,480

* Those consumer finance companies who operate in other states in addition to Virginia and/or are affiliated with a bank holding company.

INDEPENDENT COMPANIES
BALANCE SHEET
DECEMBER 31, 1987

	Consumer Finance Business	Other Business	Total Business
ASSETS			
Receivables:			
Gross receivables	$19,820,118	$5,659,735	$25,479,853
Less: Unearned charges	738,604	909,365	1,647,969
Total net loans receivable	$19,081,514	$4,750,370	$23,831,884
Less: Allowance for possible loan losses	415,496	132,242	547,738
Adjusted net receivables	$18,666,018	$4,618,128	$23,284,146
Cash on hand and in banks	1,169,313	36,258	1,205,571
Short-term investments	188,519	3,868	192,387
Real estate (less depreciation)	45,044	-0-	45,044
Furniture, fixtures & equipment (less depreciation)	166,887	43,518	210,405
Deferred charges	115,309	1,468	116,777
Other assets	434,887	85,680	520,567
TOTAL ASSETS	$20,785,977	$4,788,920	$25,574,897
LIABILITIES, NET WORTH AND SHAREHOLDERS EQUITY			
Short-Term Borrowings:			
Banks	$ 3,742,451	$2,152,868	$ 5,895,319
Parent company or affiliate	958,104	28,692	986,796
Other short-term borrowings	3,749,996	241,231	3,991,227
Total short-term borrowings	$ 8,450,551	$2,422,791	$10,873,342
Long-Term Borrowings:			
Bonds and debentures	3,457,024	1,453,779	4,910,803
Other long-term notes	100,733	32,096	132,829
Branch office capital allocated to debt	-0-	-0-	-0-
Total long-term borrowings	$ 3,557,757	$1,485,875	$ 5,043,632
Total borrowings	$12,008,308	$3,908,666	$15,916,974
Other liabilities	540,876	161,225	702,101
Total liabilities	$12,549,184	$4,069,891	$16,619,075
Net worth (individual or partnership)	204,201	-0-	204,201
Shareholders Equity:			
Preferred stock	-0-	-0-	-0-
Common stock	918,785	41,335	960,120
Capital surplus	119,790	37,774	157,564
Retained earnings	7,614,397	640,771	8,225,168
Branch office capital allocated to equity	-0-	-0-	-0-
Treasury stock	(620,380)	(851)	(621,231)
Total net worth and shareholders equity	$ 8,032,592	$ 719,029	$ 8,751,621
TOTAL LIABILITIES, NET WORTH AND SHAREHOLDERS EQUITY	$20,785,977	$4,788,920	$25,574,897

CHAIN COMPANIES
BALANCE SHEET
DECEMBER 31, 1987

	Consumer Finance Business	Other Business	Total Business
ASSETS			
Receivables:			
Gross receivables	$435,795,948	$695,656,091	$1,131,452,039
Less: Unearned charges	86,705,359	44,696,124	131,401,483
Total net loans receivable	$349,090,589	$650,959,967	$1,000,050,556
Less: Allowance for possible loan losses	13,815,315	11,595,981	25,411,296
Adjusted net receivables	$335,275,274	$639,363,986	$ 974,639,260
Cash on hand and in banks	561,700	916,356	1,478,056
Short-term investments	-0-	-0-	-0-
Real estate (less depreciation)	18,427	7,151	25,578
Furniture, fixtures & equipment (less depreciation)	1,948,824	2,977,268	4,926,092
Deferred charges	398,797	847,419	1,246,216
Other assets	2,043,196	3,471,082	5,514,278
TOTAL ASSETS	$340,246,218	$647,583,262	$ 987,829,480
LIABILITIES, NET WORTH AND SHAREHOLDERS EQUITY			
Short-Term Borrowings:			
Banks	$ 51,693,422	$110,945,328	$ 162,638,750
Parent company or affiliate	190,238,759	238,908,430	429,147,189
Other short-term borrowings	183,633	170,188	353,821
Total short-term borrowings	$242,115,814	$350,023,946	$ 592,139,760
Long-Term Borrowings:			
Bonds and debentures	307,590	492,410	800,000
Other long-term notes	4,806,378	9,129,523	13,935,901
Branch office capital allocated to debt	42,448,130	218,719,820	261,167,950
Total long-term borrowings	$ 47,562,098	$228,341,753	$ 275,903,851
Total borrowings	$289,677,912	$578,365,699	$ 868,043,611
Other liabilities	5,227,240	5,654,679	10,881,919
Total liabilities	$294,905,152	$584,020,378	$ 878,925,530
Net worth (individual or partnership)	-0-	-0-	-0-
Shareholders Equity:			
Preferred stock	-0-	-0-	-0-
Common stock	1,877,255	1,526,145	3,403,400
Capital surplus	4,940,752	7,756,120	12,696,872
Retained earnings	34,622,931	38,076,078	72,699,009
Branch office capital allocated to equity	3,915,222	16,283,605	20,198,827
Treasury stock	(15,094)	(79,064)	(94,158)
Total net worth and shareholders equity	$ 45,341,066	$ 63,562,884	$ 108,903,950
TOTAL LIABILITIES, NET WORTH AND SHAREHOLDERS EQUITY	$340,246,218	$647,583,262	$ 987,829,480

TOTAL INDUSTRY
BALANCE SHEET
DECEMBER 31, 1987

	Consumer Finance Business	Other Business	Total Business
ASSETS			
Receivables:			
Gross receivables	$455,616,066	$701,315,826	$1,156,931,892
Less: Unearned charges	87,443,963	45,605,489	133,049,452
Total net loans receivable	$368,172,103	$655,710,337	$1,023,882,440
Less: Allowance for possible loan losses	14,230,811	11,728,223	25,959,034
Adjusted net receivables	$353,941,292	$643,982,114	$ 997,923,406
Cash on hand and in banks	1,731,013	952,614	2,683,627
Short-term investments	188,519	3,868	192,387
Real estate (less depreciation)	63,471	7,151	70,622
Furniture, fixtures & equipment (less depreciation)	2,115,711	3,020,786	5,136,497
Deferred charges	514,106	848,887	1,362,993
Other assets	2,478,083	3,556,762	6,034,845
TOTAL ASSETS	$361,032,195	$652,372,182	$1,013,404,377
LIABILITIES, NET WORTH AND SHAREHOLDERS EQUITY			
Short-Term Borrowings:			
Banks	$ 55,435,873	$113,098,196	$ 168,534,069
Parent company or affiliate	191,196,863	238,937,122	430,133,985
Other short-term borrowings	3,933,629	411,419	4,345,048
Total short-term borrowings	$250,566,365	$352,446,737	$ 603,013,102
Long-Term Borrowings:			
Bonds and debentures	3,764,614	1,946,189	5,710,803
Other long-term notes	4,907,111	9,161,619	14,068,730
Branch office capital allocated to debt	42,448,130	218,719,820	261,167,950
Total long-term borrowings	$ 51,119,855	$229,827,628	$ 280,947,483
Total borrowings	$301,686,220	$582,274,365	$ 883,960,585
Other liabilities	5,768,116	5,815,904	11,584,020
Total liabilities	$307,454,336	$588,090,269	$ 895,544,605
Net worth (individual or partnership)	204,201	-0-	204,201
Shareholders Equity:			
Preferred stock	-0-	-0-	-0-
Common stock	2,796,040	1,567,480	4,363,520
Capital surplus	5,060,542	7,793,894	12,854,436
Retained earnings	42,237,328	38,716,849	80,954,177
Branch office capital allocated to equity	3,915,222	16,283,605	20,198,827
Treasury stock	(635,474)	(79,915)	(715,389)
Total net worth and shareholders equity	$ 53,373,658	$ 64,281,913	$ 117,655,571
TOTAL LIABILITIES, NET WORTH AND SHAREHOLDERS EQUITY	$361,032,195	$652,372,182	$1,013,404,377

INDEPENDENT COMPANIES
INCOME STATEMENT
YEAR ENDING DECEMBER 31, 1987

	Consumer Finance Business	Other Business	Total Business
INCOME			
Charges collected or earned	$5,790,837	$1,545,669	$7,336,506
Insurance income recognized by licensee	359,243	35,039	394,282
Insurance income recognized by affiliate[1]	120,868	85,106	205,974
Other income	58,164	162,641	220,805
TOTAL INCOME	$6,329,112	$1,828,455	$8,157,567
EXPENSES			
Advertising	$ 71,920	$ 39,619	$ 111,539
Auditing	62,299	7,715	70,014
Provision for possible loan losses	605,838	314,116	919,954
Depreciation and amortization	68,335	27,163	95,498
Insurance and fidelity bonds	106,907	15,393	122,300
Legal fees and disbursements	43,954	19,798	63,752
Postage, printing, stationery and supplies	129,171	41,700	170,871
Rent, janitorial services and utilities	179,929	47,476	227,405
Salaries of officers, owners and partners	1,018,712	111,365	1,130,077
Salaries of all other employees	913,464	234,280	1,147,744
Taxes (other than income)	160,530	31,647	192,177
License fees	21,036	487	21,523
Telephone and telegraph	80,167	28,720	108,887
Travel, auto expense and allowance	67,829	8,829	76,658
Supervision and administration	124,190	65,120	189,310
Other expenses	360,326	155,906	516,232
Expenses (excluding taxes) allocated from insurance affiliate[2]	70,421	51,064	121,485
Total non-interest expenses	$4,085,028	$1,200,398	$5,285,426
Interest paid on borrowed funds	1,470,206	529,385	1,999,591
Total expenses before income taxes	$5,555,234	$1,729,783	$7,285,017
Income taxes:			
(a) State	73,491	(1,121)	72,370
(b) Federal	117,624	(4,354)	113,270
(c) Income taxes on insurance income of affiliate	2,996	-0-	2,996
Total income taxes	$ 194,111	$ (5,475)	$ 188,636
Total expenses	$5,749,345	$1,724,308	$7,473,653
Net Income (loss)	$ 579,767	$ 104,147	$ 683,914

[1] Insurance income generated in consumer finance offices in Virginia through an insurance affiliate.

[2] Expenses of insurance affiliate allocated to insurance operations conducted in consumer finance offices in Virginia.

CHAIN COMPANIES
INCOME STATEMENT
YEAR ENDING DECEMBER 31, 1987

	Consumer Finance Business	Other Business	Total Business
INCOME			
Charges collected or earned	$ 91,711,520	$102,044,369	$193,755,889
Insurance income recognized by licensee	1,724,133	731,269	2,455,402
Insurance income recognized by affiliate[1]	7,053,192	3,864,166	10,917,358
Other income	1,395,625	1,326,036	2,721,661
TOTAL INCOME	$101,884,470	$107,965,840	$209,850,310
EXPENSES			
Advertising	$ 1,551,183	$ 1,354,838	$ 2,906,021
Auditing	16,113	20,308	36,421
Provision for possible loan losses	14,974,220	6,915,385	21,889,605
Depreciation and amortization	827,289	821,215	1,648,504
Insurance and fidelity bonds	194,164	236,526	430,690
Legal fees and disbursements	253,797	245,174	498,971
Postage, printing, stationery and supplies	1,135,675	1,114,939	2,250,614
Rent, janitorial services and utilities	2,659,824	2,706,004	5,365,828
Salaries of officers, owners and partners	220,773	205,039	425,812
Salaries of all other employees	12,286,653	12,734,267	25,020,920
Taxes (other than income)	548,550	651,347	1,199,897
License fees	755,454	231,837	987,291
Telephone and telegraph	1,244,319	1,247,832	2,492,151
Travel, auto expense and allowance	384,119	413,714	797,833
Supervision and administration	8,318,124	9,246,524	17,564,648
Other expenses	3,440,184	3,494,200	6,934,384
Expenses (excluding taxes) allocated from insurance affiliate[2]	4,531,791	2,352,233	6,884,024
Total non-interest expenses	$ 53,342,232	$ 43,991,382	$ 97,333,614
Interest paid on borrowed funds	27,336,138	49,117,794	76,453,932
Total expenses before income taxes	$ 80,678,370	$ 93,109,176	$173,787,546
Income taxes			
(a) State	1,149,061	1,048,130	2,197,191
(b) Federal	4,609,608	3,224,183	7,833,791
(c) Income taxes on insurance income of affiliate	1,163,855	613,082	1,776,937
Total income taxes	$ 6,922,524	$ 4,885,395	$ 11,807,919
Total expenses	$ 87,600,894	$ 97,994,571	$185,595,465
Net Income (loss)	$ 14,283,576	$ 9,971,269	$ 24,254,845

[1] Insurance income generated in consumer finance offices in Virginia through an insurance affiliate.

[2] Expenses of insurance affiliate allocated to insurance operations conducted in consumer finance offices in Virginia.

TOTAL INDUSTRY
INCOME STATEMENT
YEAR ENDING DECEMBER 31, 1987

	Consumer Finance Business	Other Business	Total Business
INCOME			
Charges collected or earned	$ 97,502,357	$103,590,038	$201,092,395
Insurance income recognized by licensee	2,083,376	766,308	2,849,684
Insurance income recognized by affiliate[1]	7,174,060	3,949,272	11,123,332
Other income	1,453,789	1,488,677	2,942,466
TOTAL INCOME	$108,213,582	$109,794,295	$218,007,877
EXPENSES			
Advertising	$ 1,623,103	$ 1,394,457	$ 3,017,560
Auditing	78,412	28,023	106,435
Provision for possible loan losses	15,580,058	7,229,501	22,809,559
Depreciation and amortization	895,624	848,378	1,744,002
Insurance and fidelity bonds	301,071	251,919	552,990
Legal fees and disbursements	297,751	264,972	562,723
Postage, printing, stationery and supplies	1,264,846	1,156,639	2,421,485
Rent, janitorial services and utilities	2,839,753	2,753,480	5,593,233
Salaries of officers, owners and partners	1,239,485	316,404	1,555,889
Salaries of all other employees	13,200,117	12,968,547	26,168,664
Taxes (other than income)	709,080	682,994	1,392,074
License fees	776,490	232,324	1,008,814
Telephone and telegraph	1,324,486	1,276,552	2,601,038
Travel, auto expense and allowance	451,948	422,543	874,491
Supervision and administration	8,442,314	9,311,644	17,753,958
Other expenses	3,800,510	3,650,106	7,450,616
Expenses (excluding taxes) allocated from insurance affiliate[2]	4,602,212	2,403,297	7,005,509
Total non-interest expenses	$ 57,427,260	$ 45,191,780	$102,619,040
Interest paid on borrowed funds	28,806,344	49,647,179	78,453,523
Total expenses before income taxes	$ 86,233,604	$ 94,838,959	$181,072,563
Income taxes			
(a) State	1,222,552	1,047,009	2,269,561
(b) Federal	4,727,232	3,219,829	7,947,061
(c) Income taxes on insurance income of affiliate	1,166,851	613,082	1,779,933
Total income taxes	$ 7,116,635	$ 4,879,920	$ 11,996,555
Total expenses	$ 93,350,239	$ 99,718,879	$193,069,118
Net Income (loss)	$ 14,863,343	$ 10,075,416	$ 24,938,759

[1] Insurance income generated in consumer finance offices in Virginia through an insurance affiliate.

[2] Expenses of insurance affiliate allocated to insurance operations conducted in consumer finance offices in Virginia.

DELINQUENT ACCOUNTS
CONSUMER FINANCE BUSINESS ONLY
AS OF DECEMBER 31, 1987

	Independent Companies Net Receivables		Chain Companies Net Receivables		Total Industry Net Receivables	
	Number	Amount	Number	Amount	Number	Amount
Accounts with no payment for:						
Two Months	447	$473,895	3,895	$ 5,839,596	4,342	$ 6,313,491
Three Months	384	380,793	7,001	10,220,698	7,385	10,601,491
TOTAL	831	$854,688	10,896	16,060,294	11,727	$16,914,982

	Independent Companies			Chain Companies			Total Industry		
	Two Months	Three Months	Total	Two Months	Three Months	Total	Two Months	Three Months	Total
Percent of number of loans at the end of the year that were delinquent at the time	2.42	2.08	4.50	1.68	3.02	4.70	1.74	2.95	4.69
Percent of dollar amount of net receivables outstanding at the end of the year that were delinquent at the time	2.53	2.04	4.57	1.74	3.04	4.78	1.78	2.99	4.77

RANGE OF CONSUMER FINANCE LOANS MADE DURING 1987

	INDEPENDENT COMPANIES		CHAIN COMPANIES		TOTAL INDUSTRY	
	Consumer Finance Loans Made During The Year		Consumer Finance Loans Made During The Year		Consumer Finance Loans Made During The Year	
	Number	Net Loans Receivable	Number	Net Loans Receivable	Number	Net Loans Receivable
$ 500.00 or Less	2,256	$ 761,223	10,625	$ 3,754,875	12,881	$ 4,516,098
500.01 to 1,000.00	5,052	3,602,543	33,235	24,356,963	38,287	27,959,506
1,000.01 to 1,500.00	3,475	4,167,574	39,391	48,552,529	42,866	52,720,103
1,500.01 to 2,000.00	2,216	3,835,738	34,917	62,481,734	37,133	66,317,472
2,000.01 to 2,500.00	1,543	3,382,415	27,160	60,269,344	28,703	63,651,759
Above 2,500.00	2,314	6,378,602	50,881	140,566,691	53,195	146,945,293
TOTAL	16,856	$22,128,095	196,209	$339,982,136	213,065	$362,110,231

SELECTED FINANCIAL RATIOS
YEAR ENDED DECEMBER 31, 1987

	INDEPENDENT COMPANIES			CHAIN COMPANIES			TOTAL INDUSTRY		
	Consumer Finance Business	Other Business	Total Business	Consumer Finance Business	Other Business	Total Business	Consumer Finance Business	Other Business	Total Business
As a Percentage of Average Assets:									
Gross Income	28.52	34.77	29.71	30.03	19.47	23.48	29.94	19.62	23.67
Charges Collected or Earned	26.09	29.39	26.72	27.04	18.40	21.68	26.98	18.51	21.83
Insurance Income	2.17	2.29	2.19	2.58	0.84	1.50	2.56	0.85	1.53
Other Income	0.26	3.09	0.80	0.41	0.23	0.30	0.40	0.26	0.31
Interest Expense	6.62	10.06	7.28	8.05	8.86	8.55	7.97	8.87	8.51
Non-interest Expense	18.40	22.83	19.25	15.72	7.93	10.89	15.89	8.07	11.14
Salary Expense	8.70	6.57	8.29	3.68	2.33	2.84	3.99	2.37	3.01
Bad Debt Expense	2.73	5.97	3.35	4.41	1.24	2.44	4.31	1.29	2.47
Supervision and Administration	0.55	1.23	0.68	2.45	1.66	1.96	2.33	1.66	1.92
Other Non-interest Expense	6.42	9.06	6.93	5.18	2.70	3.65	5.26	2.75	3.74
Income Before Income Taxes	3.48	1.87	3.17	6.25	2.60	4.03	6.08	2.67	4.01
Income Taxes	0.87	(0.10)	0.68	2.04	0.88	1.32	1.96	0.87	1.30
Net Income:									
Weighted Average	2.61	1.97	2.49	4.21	1.72	2.71	4.12	1.80	2.71
Median	4.32	1.71	4.32	3.72	1.18	2.04	3.94	1.32	2.18

NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES OPERATING IN VIRGINIA AS OF DECEMBER 31, 1987

Location	License Number	Name and Mailing Address	Consumer Finance Business	
			Net Loans Receivable	
			Number	Amount
Abingdon	CF-1046	Capitol Credit Plan of Virginia, Inc., 104 Court Street, 27210	221	285,565
	CF-539	Security Pacific Financial Services of Virginia, Inc., 293 West Main Street, P.O. Box 464, 24210	1,020	1,627,186
Alexandria	CF-958	Aetna Fiance Company, d/b/a ITT Financial Services, 606 North Washington Street, P.O. Box 328, 22313	2,188	3,851,557
	CF-957	Aetna Finance Company, d/b/a ITT Financial Services, 4656-A King Street, 22302	2,374	4,062,097
	CF-781	Beneficial Virginia Inc., Beacon Hill Building, 6911 Richmond Highway, 22306-6145	472	691,984
	CF-805	Household Finance Corporation of Virginia, 6734 Richmond Highway, P.O. Box 6332, 23306	1,452	2,070,152
	CF-961	Landmark Financial Services of Virginia, Inc., 7678-D Richmond Highway, 22316	276	376,636
Altavista	CF-454	Altavista Loan Company, 802 Main Street, P.O. Box 118, 24517	1,813	752,232
Annandale	CF-876	Associates Financial Services Company of Virginia, Inc., 4115 John Marr Drive, P.O. Box 471, 22003	381	610,221
	CF-830	AVCO Financial Services of Madison Heights, Inc., 7402 Little River Turnpike, P.O. Box 491, 22003	1,761	2,432,045
Appomattox	CF-1022	Piedmont Finance Service Incorporated, Triangle Plaza Shopping Center, P.O. Box 2109, 24522	94	58,522
Bassett	CF-447	Henry County Small Loan Corp., Main Street, P.O. Box 262, 24055	442	539,266
Bedford	CF-1069	Manufacturers Hanover Consumer Services of America, Inc., Maxway Plaza, U.S. Bypass 460, P.O. Box 493, 24523	832	1,248,925
Big Stone Gap	CF-1070	Manufacturers Hanover Consumer Services of America, Inc., 317 Shawnee Avenue, 24219	766	1,213,476
Blacksburg	CF-1071	Manufacturers Hanover Consumer Services of America, Inc., 114 Country Club Drive, S.W., 24060	502	761,333
	CF-536	No. 3 Creditway of America, Inc., 2007 South Main Street, 24060	1,052	1,652,239
Blackstone	CF-496	Southside Finance Company, 304 South Main Street, P.O. Box 22, 23824	267	231,586
Bluefield	CF-974	Kentucky Finance Co., Inc., Bristol, VA, 504 Virginia Avenue, 24605	949	1,118,455
	CF-1072	Manufacturers Hanover Consumer Services of America, Inc., 720 Virginia Avenue, 24605	677	1,040,238
Bridgewater	CF-1073	Manufacturers Hanover Consumer Services of America, Inc., 101 South Main Street, 22812	1,204	2,050,935
Bristol	CF-260	Beneficial Virginia Inc., 52 Piedmont Street, P.O. Box 518, 24203	518	880,442
	CF-810	Kentucky Finance Co., Inc., Bristol, VA, 14 Piedmont Street, P.O. Box 98, 24203	1,219	1,521,925
Brookneal	CF-979	Piedmont Finance Service, Incorporated, Main Street, 24528	705	627,392
Burke	CF-927	Household Finance Corporation of Virginia, 9560 Old Keene Mill Road, 22015	265	351,318
Cape Charles	CF-1074	Manufacturers Hanover Consumer Services of America, Inc., 217-219 Mason Avenue, 23310	539	886,424
Carrollton	CF-914	Community Finance Company, Highway 17, P.O. Box 235, 23314	785	1,179,593
Charlottesville	CF-950	Associates Financial Services Company of Virginia, Inc., 1428 North Seminole Trail, P.O. Box 7944, 22906	497	774,831
	CF-1129	AVCO Financial Services of Madison Heights, Inc., Angus Road Business Center, 2114 Angus Road, 22901	495	865,096

	CF-885	Beneficial Virginia Inc., 722-4 Rio Road, West, P.O. Box 6053, 22906	351	511,935
	CF-1075	Manufacturers Hanover Consumer Services of America, Inc., 118 East Main Street, P.O. Box 2291, 22901	1,741	2,423,954
	CF-1145	No. 2 Creditway of America, Inc., 1138 Emmett Street, 22906	879	1,260,029
	CF-430	Parks Finance Service, Inc., 112 Second Street, N.E., P.O. Box 2025, 22902	409	497,162
	CF-287	Provident Finance Company of Virginia, Inc., 392 Pantops Center, P.O. Box 279, 22902	636	870,034
	CF-1056	City Finance Company, d/b/a Public Finance Corporation, 1112 West Main Street, 22901	318	446,792
	CF-213	Security Pacific Financial Services, Inc., 300 Preston Avenue, Suite 100, 22901	683	1,131,360
	CF-1008	Sovran Credit Corporation, 221 East Water Street, 22901	569	634,096
Chase City	CF-431	Provident Finance Company of Virginia, Inc., 518 North Main Street, P.O. Box 155, 23924	930	1,386,816
Chatham	CF-1076	Manufacturers Hanover Consumer Services of America, Inc., 2 South Main Street, 24531	905	1,133,906
Chesapeake	CF-900	Associates Financial Services Company of Virginia, Inc., 342 Battlefield Boulevard, South, P.O. Box 15398, 23320	421	752,843
	CF-952	Beneficial Virginia Inc., 3355 Western Branch Boulevard, Churchland Square Shopping Center, 23321	847	1,374,056
	CF-975	Landmark Financial Services of Virginia, Inc., 316-A Battlefield Boulevard, North 23320	730	895,202
	CF-1136	No. 2 Creditway of America, Inc., 2001 C South Military Highway, 23235	545	871,157
	CF-350	South Norfolk Loan Corporation, 712 Liberty Street, P.O. Box 5225, 23324	1,270	1,098,773
	CF-817	TranSouth Financial Corporation, 4361 Indian River Shopping Center, P.O. Box 13085, 23325	307	330,624
	CF-1055	TranSouth Financial Corporation, 1200 Battlefield Boulevard, Suite 110, 23320	261	311,622
Chester	CF-915	Community Finance Company, Bermuda Square, P.O. Box 273, 23831	541	695,615
Christiansburg	CF-1124	BarclaysAmerican/Financial, Inc., 415 Roanoke Street, 24073	332	542,745
	CF-390	Security Pacific Financial Services, Inc., 48 West Main Street, P.O. Box 494, 24073	803	1,384,682
Clarksville	CF-1077	Manufacturers Hanover Consumer Services of America, Inc., 415 Virginia Avenue, 23927	1,041	1,706,534
Collinsville	CF-1016	Capitol Credit Plan of Virginia, Inc., 316 Virginia Avenue, Space "C", 24078	616	815,344
	CF-571	Collinsville Finance Corporation, 503 Virginia Avenue, 24078	520	577,705
Covington	CF-1078	Manufacturers Hanover Consumer Services of America, Inc., 310 West Main Street, 24426	716	1,027,677
	CF-256	No. 2 Creditway of America, Inc., 328 West Main Street, 24426	1,111	1,512,113
Crewe	CF-1079	Manufacturers Hanover Consumer Services of America, Inc., 109 East Carolina Avenue, 23920	972	1,376,418
Culpeper	CF-933	Blazer Financial Services, inc., 601 Meadowbrook Shopping Center, 22701	716	1,141,814
	CF-1038	Capitol Credit Plan of Virginia, Inc., 709 Dominion Square Shopping Center, P.O. Box 1316, 22701	331	451,789
	CF-1080	Manufacturers Hanover Consumer Services of America, Inc., 329-B Madison Road, Southgate Center, 22701	1,120	1,591,030
Danville	CF-468	Beneficial Virginia Inc., Riverside Shopping Center, 3310 Riverside Drive, 24541	505	892,143
	CF-226	Blazer Financial Services, Inc., 110 Exchange Street, Suite A, 24541	621	952,525
	CF-1000	Capitol Credit Plan of Virginia, Inc., 661 Piney Forest Road, Space 1, Piney Forest Shopping Center, 24543	903	1,116,631
	CF-471	Danville Finance and Loan Corporation, 626 North Ridge Street, P.O. Box 818, 24543	388	346,110
	CF-379	Household Finance Corporation of Virginia, 619 West Main Street, P.O. Box 2185, 24541	866	1,255,547
	CF-1081	Manufacturers Hanover Consumer Services of America, Inc., 705 Patton Street, 24541	2,539	4,005,801
	CF-1066	City Finance Company, d/b/a Public Finance Corporation, 1076 Old Riverside Drive, 24541	874	1,142,156
	CF-326	Security Pacific Financial Services, Inc., Riverside Executive, Suite 2420, Riverside Drive, 24540	703	922,136
Dumfries	CF-1148	No. 2 Creditway of America, Inc., 261 South Fraley Boulevard, P.O. Box 369, 22026	662	865,142

NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES OPERATING IN VIRGINIA AS OF DECEMBER 31, 1987

Location	License Number	Name and Mailing Address	Consumer Finance Business: Net Loans Receivable Number	Consumer Finance Business: Net Loans Receivable Amount
Elkton	CF-1083	Manufacturers Hanover Consumer Services of America, Inc., Shenelk Plaza, Store "L", Shenandoah Avenue, 22827	696	1,065,256
Emporia	CF-1084	Manufacturers Hanover Consumer Services of America, Inc., 520 North Main Street, 23847	1,369	2,263,796
	CF-978	Provident Finance Company of Virginia, Inc., 314 West Atlantic Street, 23847	573	763,419
Fairfax	CF-877	Associates Financial Services Company of Virginia, Inc., 10565 Lee Highway, 50-123 Office Building, Suite 103, 22030	399	621,565
	CF-753	Beneficial Virginia Inc., The Gateway Plaza, 10201 Lee Highway, 23030	473	774,486
	CF-565	Household Finance Corporation of Virginia, 9526 Arlington Boulevard, P.O. Box 2454, 22031	461	645,291
	CF-976	Aetna Finance Company, d/b/a ITT Financial Services, 9641 Lee Highway, 22030	1,297	2,248,039
Falls Church	CF-959	Blazer Financial Services, Inc., 7115 Leesburg Pike, 22043	777	1,034,587
	CF-1086	Manufacturers Hanover Consumer Services of America, Inc., 6201 Leesburg Pike, 22044	697	1,010,597
	CF-1051	Norwest Financial Virginia, Inc., 6134 North Arlington Boulevard, 22044	319	384,870
	CF-424	Security Pacific Financial Services, Inc., 5203 Leesburg Pike, #101, 22041	600	863,382
Farmville	CF-1036	Capitol Credit Plan of Virginia, Inc., Longwood Square Shopping Center, Highway 15 & South Main Street, 23901	367	465,973
	CF-1087	Manufacturers Hanover Consumer Services of America, Inc., South Main Street, 573 College Plaza Shopping Center, 23901	1,726	2,569,891
Franklin	CF-1065	City Finance Company, d/b/a Public Finance Corporation, 157 College Drive, 23851	280	378,278
	CF-1053	TranSouth Financial Corporation, 1018 Armory Drive, 23851	137	172,084
Fredericksburg	CF-531	Beneficial Virginia Inc., 303 Chatham Square Shopping Center, 22405	616	960,085
	CF-542	Chrysler First Financial Services Corporation, 1147 Jefferson Davis Boulevard, 22401	1,225	2,231,445
	CF-238	Colonial Loans, Inc., 401 William Street, P.O. Box 518, 22404-0518	1,128	1,513,619
	CF-767	Household Finance Corporation of Virginia, 2050-52 Plank Road, P.O. Box 3615, 22402	636	880,742
	CF-1015	Aetna Finance Company, d/b/a ITT Financial Services, 300 Westwood Office Park, #300, 22401	785	1,323,300
	CF-1088	Manufacturers Hanover Consumer Services of America, Inc., Westwood Village, 1978-80 William Street, 22401	807	1,220,915
Front Royal	CF-1087	Manufacturers Hanover Consumer Services of America, Inc., Route 55, East John Marshall Highway, 22630	641	1,110,317
	CF-780	Rouss Finance Company, 102 East Main Street, P.O. Box 1469, 22630	587	685,345

Galax	CF-747	BarclaysAmerican/Financial, Inc., 969 East Stuart Drive, P.O. Box 539, 24333	916	1,416,811
	CF-389	Security Pacific Financial Services of Virginia, Inc., 544-A East Stuart Drive, Galax Shopping Center, 24333	828	1,185,140
Glen Allen	CF-1048	Transamerica Financial Services, 4191 Innslake Drive, Suite 101, 23060	147	296,329
Gloucester	CF-1090	Manufacturers Hanover Consumer Services of America, Inc., Murphy's Mart Shopping Center, Route 17, 23061	760	1,282,621
Grafton	CF-1113	Community Finance Company, 5338 George Washington Highway, Suite F, 23692	256	413,776
	CF-818	TranSouth Financial Corporation, 1890 George Washington Highway, P.O. Box 941, 23692-0941	282	366,508
Gretna	CF-722	Piedmont Finance Service, Incorporated, Waller Building, Main Street, P.O. Box 708, 24557	434	384,730
Hampton	CF-442	Associates Financial Services Company of Virginia, Inc., Coliseum Square Shopping Center, 2040 Coliseum Drive, P.O. Box 7356, 23666	859	1,377,541
	CF-595	Beneficial Virginia Inc., 5013 West Mercury Boulevard, 23605	893	1,369,545
	CF-774	Household Finance Corporation of Virginia, Newmarket Square Shopping Center, 3-5 Newmarket Square, South, P.O. Box 5011, 23605	972	1,595,926
	CF-970	Aetna Finance Company, d/b/a ITT Financial Services, 3016 West Mercury Boulevard, 23666	1,936	3,203,673
	CF-879	Landmark Financial Services of Virginia, Inc., 4908-A West Mercury Boulevard, P.O. Box 7163, 23666	567	782,892
	CF-1091	Manufacturers Hanover Consumer Services of America, Inc., 3007 West Mercury Boulevard, 23666	799	1,358,603
	CF-1131	Mercury Finance Company of Virginia, 3322-B W. Mercury Boulevard, 23669	64	78,025
	CF-1154	No. 2 Creditway of America, Inc., 2101 Executive Drive/Box 6, 23666	400	687,959
	CF-1152	Norwest Financial Virginia, Inc., 2139-B Coliseum Drive, 23666	69	133,010
	CF-488	Provident Financial Company of Virginia, Inc., 1113 North King Street, P.O. Box 607, 23669	728	1,088,253
	CF-764	Security Pacific Financial Services, Inc., 2101 Executive Drive, Tower Box 13, 23666	473	740,737
	CF-971	Sovran Credit Corporation, 2805 West Mercury Boulevard, 23666	489	527,958
	CF-819	TranSouth Financial Corporation, 1305 East Pembroke Avenue, P.O. Box 52, 23669	364	488,138
Harrisonburg	CF-930	Beneficial Virginia Inc., 77 East Market Street, P.O. Box 174, 22801	309	445,504
	CF-305	Security Pacific Financial Services, Inc., 350 North Main Street, 22801	556	844,818
	CF-161	Valley Finance Service, Incorporated, 120 South Main Street, P.O. Box 592, 22801	1,017	1,280,978
Herndon	CF-1003	Aetna Finance Company, d/b/a ITT Financial Services, Herndon Center, 366 Elden Street, Store 19, 22070	869	1,474,130
	CF-893	Landmark Financial Services of Virginia, Inc., 478 Elden Street, P.O. Box 342, 22070	389	648,197
Hopewell	CF-259	Beneficial Virginia Inc., 4114 Oaklawn Boulevard, P.O. Box 1039, 23860	542	1,006,926
	CF-600	Community Finance Company, 305 Cavalier Square Shopping Center, P.O. Box 238, 23860	675	955,599
Hurt	CF-720	Parks Finance Service, Inc., Staunton Plaza Shopping Center, P.O. Box 476, 24563	1,407	1,544,899
Lake Ridge	CF-1117	Transamerica Financial Services, Inc., 3302 Old Bridge Road, 22192	3	6,687
Lawrenceville	CF-1092	Manufacturers Hanover Financial Services of America, Inc., 128 West Hicks Street, 23868	1,083	1,668,124
Lebanon	CF-1093	Manufacturers Hanover Financial Services of America, Inc., Cedar Center, U.S. Route 19, 24266	957	1,493,642
Leesburg	CF-1094	Manufacturers Hanover Financial Services of America, Inc., 13 Catoctin Circle, S.E., 22075	647	1,097,799
	CF-798	Security Pacific Financial Services, Inc., 268 Plaza Street, P.O. Box 1404, 22075	304	517,772
Lexington	CF-362	Provident Finance Company of Virginia, Inc., 121 West Nelson Street, P.O. Box 590, 24450	752	1,009,153
Louisa	CF-1095	Manufacturers Hanvover Financial Services of America, Inc., Triangle Plaza Shopping Center, 23093	1,030	1,685,975

NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES OPERATING IN VIRGINIA AS OF DECEMBER 31, 1987

Location	License Number	Name and Mailing Address	Consumer Finance Business Net Loans Receivable Number	Amount
Luray	CF-1096	Manufacturers Hanover Financial Services of America, Inc., Jamesway Plaza, Suite C, U.S. Highway 211, West, 22834	474	762,831
	CF-625	Peoples Loans, Inc., 139 East Main street, 22835	481	660,491
Lynchburg	CF-522	Beneficial Virginia Inc., Fort Hill Village Shopping Center, P.O. Box 4252, 24502	561	939,790
	CF-995	Capitol Credit Plan of Virginia, Inc., 2600 Memorial Avenue, Suite 107, 24501	723	991,125
	CF-603	Commercial Credit Loans, Inc., 15 Wadsworth Street, P.O. Box 684, 24505	688	1,172,219
	CF-1050	Landmark Financial Services of Virginia, Inc., 2609 Wards Road, P.O. Box 4498, 24502	344	454,002
	CF-1137	No. 2 Creditway of America, Inc., Lynchburg Hills Plaza Shopping Center, 2130 Wards Road, P.O. Box 11911, 24506	1,686	2,391,725
	CF-1064	City Finance Company, d/b/a Public Finance Corporation, 2600 Memorial Avenue, P.O. Box 2235, 24501	534	753,036
Madison Heights	CF-566	AVCO Financial Services of Madison Heights, Inc., River James Shopping Center, Route 29, North, 24572	1,023	1,578,763
Manassas	CF-890	Associates Financial Services Company of Virginia, Inc., 7691 Donegan Drive 22110	571	987,729
	CF-768	Beneficial Virginia Inc., 10370 Festival Lane, 22110	422	682,961
	CF-524	CoreStates Finance of Virginia, Inc., 9034 Mathis Avenue, 22110	342	335,186
	CF-806	Household Finance Corporation of Virginia, 8313 Sudley Road, Manaport Plaza, 22110	388	611,016
	CF-1013	Aetna Finance Company, d/b/a ITT Financial Services, 7521 & 7523 Presidential Lane, Suites 18 & 19, 22110	681	1,177,849
	CF-1097	Manufacturers Hanover Financial Services of America, Inc., 8803 Sudley Road, Suite 102, 22110	988	1,598,891
Marion	CF-388	Security Pacific Financial Services, Inc., 703 North Main Street, Suite 3, 24354	540	871,742
Martinsville	CF-482	BarclaysAmerican/Financial, Inc., 245 Commonwealth Boulevard, P.O. Box 534, 24114	960	1,523,053
	CF-922	Blazer Financial Services, Inc., 113 East Main Street, P.O. Box 142, 24112	869	1,074,593
	CF-868	Commercial Credit Loans, Inc., 22 Walnut Street, 24112	905	1,596,905
	CF-384	Household Finance Corporation of Virginia, 5 East Church Street, P.O. Box 849, 24114	777	1,053,768
	CF-324	Security Pacific Financial Services, Inc., 108 East Main Street, 24112	924	1,282,976
McLean	CF-660	Household Finance Corporation of Virginia, Tysons Corner Shopping Center, P.O. Box 3083, 22103	327	467,284
Midlothian	CF-941	Beneficial Virginia Inc., Rockwood Square Shopping Center, Store #7, 10175 Hull Street Road, 23113	402	629,482
	CF-965	Aetna Finance Company, d/b/a ITT Financial Services, 8507 Midlothian Turnpike, P.O. Box 1184, 23113	1,214	2,066,147
	CF-1114	Sovran Credit Corporation, 13565 Midlothian Turnpike, 23113	259	271,387

Newport News	CF-938	Associates Financial Services Company of Virginia, Inc., 306 Oyster Point Road, Oyster Point Plaza #4, 23602	648	1,111,417
	CF-994	AVCO Financial Services of Madison Heights, Inc., 10866 Warwick Boulevard, P.O. Box 11003, 23601	637	1,059,874
	CF-812	Beneficial Virginia Inc., 14501-I Warwick Boulevard, P.O. Box 2129, 23602	1,181	1,648,622
	CF-135	Blazer Financial Services, Inc., 6139 Jefferson Avenue, P.O. Box 5105, 23605	714	1,017,183
	CF-772	Household Finance Corporation of Virginia, 49 Sherwood Shopping Center, P.O. Box 208, 23602	853	1,379,092
	CF-1040	No. 2 Creditway of America, Inc., 12769 Jefferson Avenue, 23602	797	1,070,359
	CF-1063	City Finance Company, d/b/a Public Finance Corporation, Warwick Village Shopping Center, Unit 450, 11006 Warwick Boulevard, 23602	544	625,316
	CF-497	Security Pacific Financial Services, Inc., 6060 Jefferson Avenue, Suite L-500, 23605	493	901,372
	CF-820	TranSouth Financial Corporation, 6212 Jefferson Avenue, 23606	388	518,959
	CF-821	TranSouth Financial Corporation, 12700 Warwick Boulevard, P.O. Box 6197, 23606	362	475,695
Norfolk	CF-451	Associates Financial Services Company of Virginia, Inc., 7616-7 Sewells Point Road, P.O. Box 10086, 23513	638	1,072,891
	CF-987	AVCO Financial Services of Madison Heights, Inc., 415-10 North Military Highway, 23502	1,099	1,482,897
	CF-32	Beneficial Virginia Inc., 6202 North Military Highway, P.O. Box 14448, 23518	1,345	1,983,918
	CF-459	Beneficial Virginia Inc., 2408-A East Little Creek Road, P.O. Box 14106, 23518	1,172	1,867,180
	CF-332	Blazer Financial Services, Inc., 1105-B Newtown Road, P.O. Box 12823, 23502	947	1,273,729
	CF-346	Chrysler First Financial Services Corporation, 11 Koger Executive Center, 420 Center Drive, Shenandoah Building, Suite 130, P.O. Box 13246, 23506	113	162,001
	CF-429	Chrysler First Financial Services Corporation, 5425 Robinhood Road, Suite 204-206, 23513	46	52,464
	CF-647	Commercial Credit Loans, Inc., 871-D North Military Highway, P.O. Box 12807, 23502	625	1,133,375
	CF-312	Household Finance Corporation of Virginia, 2352 East Little Creek Road, P.O. Box 14002, 23518	648	1,003,094
	CF-776	Household Finance Corporation of Virginia, 7510 Granby Street, P.O. Box 9777, 23505	858	1,395,278
	CF-956	Aetna Finance Company, d/b/a ITT Financial Services, 415-17 North Military Highway, 23502	1,975	3,603,534
	CF-591	Landmark Financial Services of Virginia, Inc., 7862 Tidewater Drive, #3, P.O. Box 14366, 23518	546	762,799
	CF-1017	Mercury Finance Co., of Virginia, 3584 B North Military Highway, 23518	1,004	1,378,758
	CF-966	Mercury Finance Co. of Virginia, 2358 East Little Creek Road, 23518-3206	1,074	874,709
	CF-1135	No. 2 Creditway of America,Inc., 5329-A Virginia Beach Boulevard, 23502	768	1,090,563
	CF-1134	No. 2 Creditway of America, Inc., 8610 Hampton Boulevard, 23505	1,322	1,650,697
	CF-1139	No. 2 Creditway of America, Inc., Koger Executive Center, #5, Suite 222, 23506	166	231,370
	CF-398	Security Pacific Financial Services, Inc., 870 North Military Highway, Suite 201, 23502	612	950,509
	CF-951	The Finance Company, 7930 Chesapeake Boulevard, Store #3, 23518	138	227,097
	CF-824	TranSouth Financial Corporation, 808 Norview Avenue, P.O. Box 7244, 23509	422	490,423
	CF-822	TranSouth Financial Corporation, 700 Newtown Road, P.O. Box 12125, 23502	444	505,965
Onley	CF-1098	Manufacturers Hanover Financial Services of America, Inc., Four Corner Plaza, 23418	1,199	1,782,625
Orange	CF-788	Provident Finance Company of Virginia, Inc., 109 East Main Street, P.O. Box 551, 22960	782	991,553
Pearisburg	CF-574	No. 3 Creditway of America, Inc., 507 Mountain Lake Avenue, 24134	535	794,370
Petersburg	CF-71	Beneficial Virginia Inc., 3330 South Crater Road, 23803	765	1,359,726
	CF-1054	Blazer Financial Services, Inc., 3833-C South Crater Road, 23805	723	1,202,847

NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES OPERATING IN VIRGINIA AS OF DECEMBER 31, 1987

Location	License Number	Name and Mailing Address	Consumer Finance Business: Net Loans Receivable Number	Consumer Finance Business: Net Loans Receivable Amount
	CF-1144	No. 2 Creditway of America, Inc., 2307 East Washington Street, 23803	1,739	2,644,134
	CF-246	Household Finance Corporation of Virginia, 2030 South Sycamore Street, P.O. Box 1718, 23805	816	1,220,879
	CF-1099	Manufacturers Hanover Financial Services of America, Inc., 3323-A South Crater Road, 23803	1,025	1,415,349
	CF-1116	Provident Finance Company of Virginia, Inc., Pinehill Plaza Shopping Center, Store 3-B, South Crater Road, 23804	864	1,282,033
	CF-366	Security Pacific Financial Services, Inc., 2787 South Crater Road, Suite B, 23805	536	915,127
	CF-825	TranSouth Financial Corporation, 3287 South Crater Road, P.O. Box 2053, 23804	561	805,455
Portsmouth	CF-506	Beneficial Virginia Inc., 6209 Portsmouth Boulevard, 23701	737	1,258,652
	CF-233	Bynum Finance Corporation, 430 County Street, P.O. Box 788, 23705	1,302	1,409,949
	CF-1128	Chrysler First Financial Services Corporation, 3300 Tyre Neck Road, Suite L, 23703	116	142,520
	CF-299	Household Finance Corporation of Virginia, Tower Mall Shopping Center, 4080 D-2 Victory Boulevard, P.O. Box 7131, 23707	950	1,498,383
	CF-977	Aetna Finance Company, d/b/a ITT Financial Services, 1220 Frederick Boulevard, P.O. Box 7428, 23707-0728	985	1,680,218
	CF-1119	Landmark Financial Services, Inc., 4213 Portsmouth Boulevard, P.O. Box 3589, 23701	349	380,360
	CF-1041	No. 2 Creditway of America, Inc., 2036 Victory Boulevard, Store 4, 23702	800	1,272,551
	CF-1062	City Finance Company, d/b/a Public Finance Corporation, 6223 Portsmouth Boulevard, 23701	552	705,696
	CF-367	Security Pacific Financial Services, Inc., 355 Crawford Parkway, Suite 808, Citizens Trust Building, 23704	793	1,399,836
	CF-924	Sovran Credit Corporation, 1201 Airline Boulevard, P.O. Box 7356, 23707	911	1,050,648
	CF-826	TranSouth Financial Corporation, 3408 Bart Street, P.O. Box 7125, 23707	442	417,760
Pulaski	CF-748	BarclaysAmerican/Financial, Inc., 1010 East Main Street, Pulaski Mall Shopping Center, 24301	1,032	1,580,158
Radford	CF-1014	Capitol Credit Plan of Virginia, Inc., Radford Shopping Plaza, Route 11, 24141	643	758,068
	CF-243	No. 2 Creditway of America, Inc., 116 Third Avenue, 24141	1,768	2,607,917
	CF-1061	City Finance Company, d/b/a Public Finance Corporation, 208 First Street, 24143	304	386,334
Richlands	CF-252	Ashland Finance Company of Virginia, 1324 Front Street, P.O. Box 306, 24641	1,038	1,417,657
	CF-1123	BarclaysAmerican/Financial, Inc., 2013 Second Street, 24641	154	252,574
Richmond	CF-859	Associates Financial Services Company of Virginia, Inc., 2710 Enterprise Parkway, 23294	531	899,763
	CF-514	Associates Financial Services Company of Virginia, Inc., 6516 Hull Street Road, P.O. Box 23224	550	987,831

	CF-803	AVCO Financial Services of Madison Heights, Inc., 7009 Forest Hill Avenue, P.O. Box 13037, 23225	949	1,594,501
	CF-1032	AVCO Financial Services of Madison Heights, Inc., 8191 A Brook Road, 23227	964	1,506,434
	CF-1029	AVCO Financial Services of Madison Heights, Inc., 9927 Hull Street Road, 23236	394	591,119
	CF-964	BarclaysAmerican/Financial, Inc., 8014 Midlothian Turnpike, 23235	730	1,324,791
	CF-869	Beneficial Virginia Inc., 9045-5 West Broad Street Road, 23229	364	607,449
	CF-639	Beneficial Virginia Inc., 4842 South Laburnum Avenue, P.O. Box 855, 23231	383	657,106
	CF-954	Blazer Financial Services, Inc., 5906 West Broad Street Road, P.O. Box 11223, 23230	666	808,327
	CF-1011	Blazer Financial Services, Inc., 6949 Hull Street Road, 23224	800	1,011,095
	CF-837	General Finance Corporation of Virginia, 4010-A Glenside Drive, 23228	961	1,629,370
	CF-892	Homestead Financial Services of Virginia, Inc., 7113 Hull Street Road, P.O. Box 8801, 23225	587	789,239
	CF-394	Household Finance Corporation of Virginia, 5939 Midlothian Turnpike, P.O. Box 8886, 23225	1,095	1,555,677
	CF-839	Household Finance Corporation of Virginia, 4713 Nine Mile Road, 23223	750	1,053,255
	CF-997	Aetna Finance Company, d/b/a ITT Financial Services, Merchants Walk Shopping Center, 7588 West Broad Street Road, 23229	1,313	2,232,544
	CF-968	Landmark Financial Services of Virginia, Inc., 7007 Hull Street Road, P.O. Box 34803, 23234	285	470,340
	CF-1120	Landmark Financial Services of Virginia, Inc., 1539 Parham Road, P.O. Box 3231, 23294	143	260,485
	CF-1100	Manufacturers Hanover Financial Services of America, Inc., Suite 114, 9550 Midlothian Turnpike, 23235	625	1,031,398
	CF-1115	Mercury Finance Company of Virginia, 133 East Belt Boulevard, Suite G, 23224	207	384,066
	CF-1132	Mercury Finance Company of Virginia, 8075 West Broad Street, 23229	35	55,645
	CF-284	Moore Loans Incorporated, 316 East Grace Street, P.O. Box 12362, 23241	1,495	1,965,869
	CF-1149	No. 2 Creditway of America, Inc., 3905 A&B Hull Street Road, 23224	1,131	1,899,147
	CF-1150	No. 2 Creditway of America, Inc., 503 East Main Street, 23219	858	1,416,030
	CF-1147	No. 2 Creditway of America, Inc., 5234 Brookhill Azalea Avenue, 23227	746	1,010,392
	CF-1143	No. 2 Creditway of America, Inc., 9022 West Broad Street Road, 24 Tuckernuck Square Shopping Center, 23229	1,009	1,667,366
	CF-1141	No. 2 Creditway of America, Inc., 9936 Midlothian Turnpike, 23235	455	693,139
	CF-1142	No. 2 Creditway of America, Inc., 5176 Nine Mile Road, 23223	663	934,858
	CF-1010	Norwest Financial Virginia, Inc., 9321 Midlothian Turnpike, 23235	433	457,840
	CF-746	Provident Finance Company of Virginia, Inc., 7130 Hull Street Road, P.O. Box 3026, 23235	736	1,133,252
	CF-503	Provident Finance Company of Virginia, Inc., 4000 Mechanicsville Turnpike, P.O. Box 9124, 23227	1,009	1,462,752
	CF-329	Provident Finance Company of Virginia, Inc., 303 East Franklin Street, P.O. Box 12306, 23241	1,511	2,120,420
	CF-1060	City Finance Company, d/b/a Public Finance Corporation, 532 East Main Street, 23219	697	903,519
	CF-467	Security Pacific Financial Services, Inc., 5004 Monument Avenue, 23230	604	960,785
	CF-186	Security Pacific Financial Services, Inc., 700 East Main Street, #1025, 23219	506	764,485
	CF-1052	Security Pacific Financial Services, Inc., 812 Moorefield Park Drive, Suite 124, P.O. Box 35972, 23236	505	715,950
	CF-962	Sovran Credit Corporation, 7574 West Broad Street Road, Merchants Walk Shopping Center, P.O. Box 11286, 23230	725	748,986
	CF-1005	Union Finance Corporation, 9628 Midlothian Turnpike, 23235	324	516,542
Roanoke	CF-910	Associates Financial Services Company of Virginia, Inc., 3635 Franklin Road, S.W., P.O. Box 8120, 24014	617	1,097,317
	CF-998	AVCO Financial Services of Madison Heights, Inc., 3125 Ordway Drive, N.W., 24017	726	1,110,957

NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES OPERATING IN VIRGINIA AS OF DECEMBER 31, 1987

Location	License Number	Name and Mailing Address	Consumer Finance Business Net Loans Receivable Number	Amount
	CF-1030	AVCO Financial Services of Madison Heights, Inc., 5207 Bernard Drive, S.W., 24018	708	1,081,255
	CF-1125	BarclaysAmerican/Financial, Inc., Promenade Park, 3554 Electric Road, S.W., 24018	56	99,951
	CF-1019	Beneficial Virginia Inc., 7214 Williamson Road, 24019	492	882,449
	CF-339	Blazer Financial Services, Inc., 147 Campbell Avenue, S.W., 24011	732	1,140,400
	CF-755	Capitol Credit Plan of Virginia, Inc., Space B, Terrace Office Building, Crossroad Mall Shopping Center, 24012	607	886,328
	CF-646	Commercial Credit Loans, Inc., 11 Kirk Avenue, S.W., P.O. Box 825, 24004	690	1,240,252
	CF-945	Commercial Credit Loans, Inc., 2040 Electric Road, S.W., P.O. Box 4755, 24015	751	1,394,847
	CF-216	Household Finance Corporation of Virginia, 3627 Franklin Road, S.W., 24014	791	1,159,545
	CF-984	Aetna Finance Company, d/b/a ITT Financial Services, 4223 Starkey Road, Tanglewood Square Shopping Center, 24014	1,012	1,557,518
	CF-288	No. 2 Creditway of America, Inc., 418 First Street, S.W. 24011	1,007	1,571,395
	CF-1126	No. 2 Creditway of America, Inc., 4823 Williamson Road, N.W., 24012	602	869,648
	CF-1059	City Finance Company, d/b/a Public Finance Corporation, Lamplighter Mall, 5524 Williamson Road, 24012	319	451,690
	CF-349	Security Pacific Financial Services, Inc., 10 Franklin Road, S.E., Suite 675, Colonial Plaza, 24011	586	919,596
Rocky Mount	CF-458	Franklin Finance Company, Incorporated, 278 South Main Street, P.O. Box 59, 24151	908	1,197,586
	CF-1102	Manufacturers Hanover Financial Services of America, Inc., Professional Village, Route 40, West, 24151	690	1,108,761
Salem	CF-1101	Manufacturers Hanover Financial Services of America, Inc., Ridgewood Farm Village 1923 A-2 Electric Road 24153	244	350,831
	CF-357	No. 2 Creditway of America, Inc., 37 East Main Street, 24153	1,563	2,084,668
Smithfield	CF-544	Community Finance Company, Smithfield Square Shopping Center, P.O. Box 211, 23430	938	1,220,614
South Boston	CF-1001	Capitol Credit Plan of Virginia, Inc., 4019 Halifax Road, P.O. Box 1099, 24592	1,175	1,631,493
	CF-1103	Manufacturers Hanover Financial Services of America, Inc., 526 Main Street, 24592	1,617	2,803,433
	CF-537	Parks Finance Service, Inc., Hupps Mill Plaza Shopping Center, P.O. Box 187, 24592	1,598	1,561,469
South Hill	CF-449	Provident Finance Company of Virginia, Inc., Town Square Shopping Center, 703 East Atlantic Street, P.O. Box 603, 23970	1,096	1,596,146
Springfield	CF-966	Associates Financial Services Company of Virginia, Inc., 6691-37 Backlick Road, 22150	490	824,332
	CF-946	Landmark Financial Services of Virginia, Inc., 7060 Spring Garden Drive, P.O. Box 844, 22150	380	534,112

	CF-1146	No. 2 Creditway of America, Inc., 7054 Spring Garden Drive, 22150	1,191	1,541,026
	CF-993	Sovran Credit Corporation, 6715-E Backlick Road, 22150	280	379,256
Staunton	CF-935	Associates Financial Services Company of Virginia, Inc., Suite 112, Statler Plaza, 850 Statler Boulevard, 24401	525	894,904
	CF-1049	Capitol Credit Plan of Virginia, Inc., 2504 North Augusta Street, 24401	137	189,132
	CF-382	No. 3 Creditway of America, Inc., 208 North Central Avenue, 24401	646	922,767
	CF-327	Provident Finance Company of Virginia, Inc., 300 West Beverly Street, P.O. Box 25, 24401	980	1,482,671
	CF-304	Security Pacific Financial Services, Inc., 617 Greenville Avenue, P.O. Box 153, 24401	943	1,428,787
Stuart	CF-663	Stuart Finance & Small Loan Corporation, Rycove Street, P.O. Box 208, 24171	125	161,069
Suffolk	CF-532	Knight Finance Company, Inc., 113 South Saratoga Street, 23434	782	878,993
	CF-1021	Provident Finance Company of Virginia, Inc., 1244 Holland Road, Suite E, 23434	693	918,773
	CF-435	Security Pacific Financial Services, Inc., 1447-49 North Main Street, 23434	843	1,162,368
	CF-939	Sovran Credit Corporation, 1003 Washington Street, P.O. Box 1039, 23434	913	1,060,744
	CF-827	TranSouth Financial Corporation, 196 West Constance Road, P.O. Box 1091, 23434	341	328,915
	CF-1121	Union Finance Corporation, 1417 North Main Street, 23434	116	146,745
Tappahannock	CF-1104	Manufacturers Hanover Financial Services of America, Inc., Rappahannock Shopping Center, Route 17, 22560	872	1,246,389
Timberville	CF-732	Valley Finance Service, Incorporated, New Market Road, P.O. Box 277, 22853	400	442,039
Vienna	CF-862	BarclaysAmerican/Financial, Inc., 424-426 Maple Avenue, West, P.O. Box 1013, 22180	364	582,743
	CF-661	Security Pacific Financial Services, Inc., 2070 Chain Bridge Road, Suite 315, 22180	211	311,924
	CF-983	Transamerica Financial Services, 8133 Leesburg Pike, Suite 902-D, 22180	354	377,591
Virginia Beach	CF-959	Associates Financial Services Company of Virginia, Inc., 612 Nevan Road, Suite 110, 23451	505	761,343
	CF-502	Associates Financial Services Company of Virginia, Inc., 913 Chimney Hill Shopping Center, P.O. Box 2262, 23452	515	905,247
	CF-943	Associates Financial Services Company of Virginia, Inc., College Park Square II, 6517 Auburn Drive, P.O. Box 64456, 23464	606	1,020,453
	CF-733	AVCO Financial Services of Madison Heights, Inc., 3014 Virginia Beach Boulevard, P.O. Box 2222, 23450	1,033	1,461,759
	CF-1026	AVCO Financial Services of Madison Heights, Inc., 5347 Lila Lane, 23464	757	1,172,947
	CF-863	BarclaysAmerican/Financial, Inc., Lynnhaven Corporate Center, 770 Lynnhaven Parkway, 23452	1,211	2,004,148
	CF-919	Beneficial Virginia Inc., 1106 Green Run Square Shopping Center, 23452	1,405	2,495,485
	CF-623	Beneficial Virginia Inc., College Park Square, Phase II, 6531-33 Auburn Drive, Suites 16 & 17, 23325.	1,881	2,860,908
	CF-552	Beneficial Virginia Inc., 544 Newtown Road, Suite 130, 23462	1,856	2,876,762
	CF-985	Blazer Financial Services, Inc., 1357 Lynnhaven Green Shopping Center, Lynnhaven Parkway, 23456	707	1,032,158
	CF-1067	CoreStates Finance of Virginia, Inc., 340 Constitution Drive, P.O. Box 61700, 23462	715	1,232,610
	CF-523	Household Finance Corporation of Virginia, 3333 Virginia Beach Boulevard, P.O. Box 2183, 23450	981	1,594,742
	CF-849	Household Finance Corporation of Virginia, 6535 College Park Square, 23464	877	1,375,046
	CF-980	Aetna Finance Company, d/b/a ITT Financial Services, Hilltop Shopping Center, Suite 17, 550 First Colonial Road, 23451	1,043	1,738,497
	CF-1118	Aetna Finance Company, d/b/a ITT Financial Services, 829 Lynnhaven Parkway, Suites 123 & 124, 23452	1,264	2,219,706
	CF-967	Landmark Financial Services of Virginia, Inc., 712 Timberlake Shopping Center, 23462	723	1,066,770

NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES OPERATING IN VIRGINIA AS OF DECEMBER 31, 1987

Location	License Number	Name and Mailing Address	Consumer Finance Business	
			Net Loans Receivable	
			Number	Amount
	CF-1105	Manufacturers Hanover Financial Services of America, Inc., 2726 Virginia Beach Boulevard, 23454	638	1,053,494
	CF-1140	Manufacturers Hanover Financial Services of America, Inc., Providence Office Park, Phase III, 1023-25 Kempsville Road	5	11,336
	CF-981	Mercury Finance Co. of Virginia, Suite 110, Azalea Village, 5441 Virginia Beach Boulevard, 23462	38	27,383
	CF-1138	No. 2 Creditway of America, Inc., 317 Kempville Plaza, 5277 Princess Anne Road, 23462	258	379,348
	CF-1127	No. 2 Creditway of America, Inc., 829 Lynnhaven Parkway, 23452	633	955,806
	CF-1133	No. 2 Creditway of America, Inc., 1083 Independence Boulevard, 23455	848	1,394,609
	CF-1045	Norwest Financial Virginia, Inc., 4000 Virginia Beach Boulevard, Suite 120, 23452	381	481,109
	CF-1058	City Finance Company, d/b/a Public Finance Corporation, 3540 Holland Drive, 23452	218	315,749
	CF-875	Security Pacific Financial Services, Inc., 760 Lynnhaven Parkway, 23452	512	850,366
	CF-968	Sovran Credit Corporation, 5298 Fairfield Shopping Center, 23464	552	647,792
	CF-1068	Sovran Credit Corporation, 2404 Virginia Beach Boulevard, 23454	249	259,747
	CF-1047	Transamerica Financial Services, 4452 Corporation Lane, Suite 218, 23462	131	283,123
	CF-1031	TranSouth Financial Corporation, 3420 Holland Road, 23452	143	180,916
	CF-828	TranSouth Financial Corporation, 3333-#6 Virginia Beach Boulevard, P.O. Box 2234, 23450	300	314,949
Warrenton	CF-1107	Manufacturers Hanover Financial Services of America, Inc., 81 Main Street, 22186	858	1,421,342
Warsaw	CF-1106	Manufacturers Hanover Financial Services of America, Inc., 212 Main Street, 22572	896	1,395,693
Waverly	CF-942	Sussex Finance & Loan Corporation, The Finance Building, West Main Street, P.O. Box 27, 23890	268	228,292
Waynesboro	CF-923	Beneficial Virginia Inc., 205-D North Poplar Avenue, P.O. Box 1023, 22980	557	907,826
	CF-315	Provident Finance Company of Virginia, Inc., 901-S West Broad Street, P.O. Box 932, 22980	720	1,057,086
	CF-1057	City Finance Company, d/b/a Public Finance Corporation, Westwood Village Shopping Center, 2620 West Main Street, 22980	261	333,179
Weber City	CF-562	No. 2 Creditway of America, Inc., Holston Shopping Center, P.O. Box 2188, 24251	1,568	1,888,905
Williamsburg	CF-422	Capitol Loan Company, Incorporated, 1260 Richmond Road, P.O. Box HP, 23185	921	766,938
	CF-829	TranSouth Financial Corporation, 604 Route 143, 616 Merrimac Trail, Bingley Center, P.O. Box 332, 23185	603	924,288
Winchester	CF-292	Beneficial Virginia Inc., 33 South Loudoun Street, P.O. Box 536, 22601	623	1,033,426
	CF-1039	Capitol Credit Plan of Virginia, Inc., Pineville Plaza Shopping Center, 2210 Wilson Boulevard, 22601	327	477,561

	CF-377	Household Finance Corporation of Virginia, 621 Apple Blossom Drive, Apple Blossom Convenience Center, 22601	609	899,180
	CF-1109	Manufacturers Hanover Financial Services of America, Inc., 2834 Valley Avenue, 22601	1,431	2,344,911
	CF-177	Rouses Finance Company, 1825 Valley Avenue, P.O. Box 3185, 22601	657	762,827
	CF-303	Security Pacific Financial Services, Inc., 40 South Loudoun Street, P.O. Box 2986, 22601	495	737,824
Wise	CF-1110	Manufacturers Hanover Financial Services of America, Inc., Wise County Shopping Center, U.S. Route 23 Bypass, 24293	676	999,793
Woodbridge	CF-723	Beneficial Virginia Inc., 14404 Jefferson Davis Highway, Prince William Plaza, 22194	348	595,585
	CF-577	Household Finance Corporation of Virginia, 13932 Jefferson Davis Highway, 22194	806	1,209,010
	CF-955	Aetna Finance Company, d/b/a ITT Financial Services, 14414 Jefferson Davis Highway, P.O. Box 309, 22191	1,222	2,061,617
	CF-1111	Manufacturers Hanover Financial Services of America, Inc., Featherstone Shopping Center, 14541 Jefferson Davis Highway, 22194	1,304	2,190,014
	CF-1033	Security Pacific Financial Services, Inc., 1430 Davis Ford Road, Dominion Professional Center, 22192	508	880,063
Woodstock	CF-1112	Manufacturers Hanover Financial Services of America, Inc., 480 North Main Street, 22664	724	1,210,137
Wytheville	CF-989	Capitol Credit Plan of Virginia, Inc., 928 East Main Street, 24382	877	1,049,376
	CF-1006	Security Pacific Financial Services, Inc., Wythe Shopping Plaza, Route 11, 24343	528	858,787
		TOTALS	249,525	368,172,103